

Exhibit 3



WASEEM KALA
professional corporation

July 6, 2021

Mr. R. KAZMI, Mr. M. KAZMI & Ms. N. KAZMI

Richmond Hill, Ontario L4E 3K2

Re: Your purchase from CASTLEGROVE DEVELOPMENTS INC.
Richmond Hill
My File No.: 21-203

TRUST LEDGER STATEMENT

Received from 1 mortgagee - Canadian Imperial Bank of Commerce		
Principal of Mortgage	1,365,000.00	
Less Appraisal Fee	-300.00	\$1,364,700.00
Transferred from Sale 21-204		341,966.52
Received from you - RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI		27,652.70
		554.70
Paid to vendor on closing	\$1,702,719.76	
Paid Ontario Land Transfer Tax	29,225.56	
Paid legal fees and disbursements - WASEEM KALA PROFESSIONAL CORPORATION	1,128.87	
Paid Execution/Title Search cost	127.00	
Paid Registration Fee - Transfer	77.62	
Paid Registration Fee - Charge	77.62	
Paid Courier Fee to BIANCHI PRESTA LLP - Vaughan	34.86	
Paid Software Transaction Fee	145.77	
Paid Title Insurance Premium - FCT	1,336.86	
	<u>\$1,734,873.92</u>	<u>\$1,734,873.92</u>

THIS IS MY STATEMENT HEREIN

WASEEM KALA

WK:fm
E. & O. E.

Properties

PIN	03196 - 0335	LT	Interest/Estate	Fee Simple with New Easement	<input checked="" type="checkbox"/>	Add Easement
Description	<div></div> ; CITY OF RICHMOND HILL					
RESERVING UNTO THE TRANSFEROR, ITS SUCCESSORS AND ASSIGNS AND THEIR SERVANTS AND AGENTS, A RIGHT IN THE NATURE OF AN EASEMENT OR LICENCE TO ENTER UPON THE SAID LANDS AND PREMISES AT ALL REASONABLE HOURS FOR A PERIOD OF FIVE (5) YEARS FROM THE DATE OF REGISTRATION OF THIS TRANSFER TO INSPECT, REPAIR, COMPLETE OR RECTIFY CONSTRUCTION, GRADE AND UNDERTAKE MODIFICATIONS TO THE SURFACE DRAINAGE, INCLUDING INSTALLATION OF CATCH BASINS AND TO EFFECT ANY CORRECTIVE MEASURES REQUIRED BY THE ENGINEER FOR THE CORPORATION OF THE CITY OF RICHMOND HILL WITHOUT SUCH RE-ENTRY BEING DEEMED TO BE A TRESPASS. THE BENEFIT OF THE EASEMENT, LICENCE OR RIGHT-OF-WAY HEREINBEFORE DESCRIBED SHALL BE ANNEXED TO AND RUN WITH EACH AND EVERY LOT AND BLOCK LOCATED WITHIN PLAN 136, REGISTERED IN THE NAME OF THE TRANSFEROR ON THE DATE OF THE REGISTRATION OF THIS TRANSFER.						
Address	<div></div> RICHMOND HILL					

Consideration

Consideration	\$1,637,528.23
---------------	----------------

Transferor(s)

The transferor(s) hereby transfers the land to the transferee(s).

Name	CASTLEGROVE DEVELOPMENTS INC.
Address for Service	c/o Maple Drywall, 211 Westcreek Drive, Suite 200, Woodbridge, Ontario, L4L 9T7

I, Robert Bucci (President), have the authority to bind the corporation.
This document is not authorized under Power of Attorney by this party.

Transferee(s)		Capacity	Share
Name	KAZMI, FATIMA NARJIS	Joint Tenants	
Date of Birth	1988 05 12		
Address for Service	<div></div> , Richmond Hill, Ontario, L4E 3L1		
Name	KAZMI, MUHAMMAD MURTUZA	Joint Tenants	
Date of Birth	1984 05 12		
Address for Service	<div></div> , Richmond Hill, Ontario, L4E 3L1		
Name	KAZMI, RIZWAN	Joint Tenants	
Date of Birth	1955 01 15		
Address for Service	<div></div> , Richmond Hill, Ontario, L4E 3L1		

Statements

STATEMENT OF THE TRANSFEROR (S): The transferor(s) verifies that to the best of the transferor's knowledge and belief, this transfer does not contravene the Planning Act.

STATEMENT OF THE SOLICITOR FOR THE TRANSFEROR (S): I have explained the effect of the Planning Act to the transferor(s) and I have made inquiries of the transferor(s) to determine that this transfer does not contravene that Act and based on the information supplied by the transferor(s), to the best of my knowledge and belief, this transfer does not contravene that Act. I am an Ontario solicitor in good standing.

STATEMENT OF THE SOLICITOR FOR THE TRANSFEREE (S): I have investigated the title to this land and to abutting land where relevant and I am satisfied that the title records reveal no contravention as set out in the Planning Act, and to the best of my knowledge and belief this transfer does not contravene the Planning Act. I act independently of the solicitor for the transferor(s) and I am an Ontario solicitor in good standing.

Signed By

Domenico Carmelo Stefano Presta	9100 Jane St., 3rd Floor, Building A Vaughan L4K 0A4	acting for Transferor(s)	Signed	2021 07 06
Tel	905-738-1078			

LRO # 65 **Transfer**

Received as YR3278135 on 2021 07 06 at 16:32

The applicant(s) hereby applies to the Land Registrar.

yyyy mm dd Page 2 of 4

Signed By

Fax 905-738-0528

I am the solicitor for the transferor(s) and I am not one and the same as the solicitor for the transferee(s).

I have the authority to sign and register the document on behalf of the Transferor(s).

Waseem Kala

5393 Red Brush Drive
Mississauga
L4Z 4B2

acting for
Transferee(s)

Signed 2021 07 06

Tel 416-570-7880

Fax 289-904-0338

I am the solicitor for the transferee(s) and I am not one and the same as the solicitor for the transferor(s).

I have the authority to sign and register the document on behalf of the Transferee(s).

Submitted By

WASEEM KALA PROFESSIONAL CORPORATION

5393 Red Brush Drive
Mississauga
L4Z 4B2

2021 07 06

Tel 416-570-7880

Fax 289-904-0338

Fees/Taxes/Payment

<i>Statutory Registration Fee</i>	\$65.30
-----------------------------------	---------

Provincial Land Transfer Tax \$29,225.56

<i>Total Paid</i>	\$29,290.86
-------------------	-------------

File Number

Transferor Client File Number : 21DP7349

LAND TRANSFER TAX STATEMENTS

In the matter of the conveyance of: 03196 - 0335 [REDACTED];
[REDACTED];
CITY OF RICHMOND HILL

RESERVING UNTO THE TRANSFEROR, ITS SUCCESSORS AND ASSIGNS AND THEIR SERVANTS AND AGENTS, A RIGHT IN THE NATURE OF AN EASEMENT OR LICENCE TO ENTER UPON THE SAID LANDS AND PREMISES AT ALL REASONABLE HOURS FOR A PERIOD OF FIVE (5) YEARS FROM THE DATE OF REGISTRATION OF THIS TRANSFER TO INSPECT, REPAIR, COMPLETE OR RECTIFY CONSTRUCTION, GRADE AND UNDERTAKE MODIFICATIONS TO THE SURFACE DRAINAGE, INCLUDING INSTALLATION OF CATCH BASINS AND TO EFFECT ANY CORRECTIVE MEASURES REQUIRED BY THE ENGINEER FOR THE CORPORATION OF THE CITY OF RICHMOND HILL WITHOUT SUCH RE-ENTRY BEING DEEMED TO BE A TRESPASS. THE BENEFIT OF THE EASEMENT, LICENCE OR RIGHT-OF-WAY HEREINBEFORE DESCRIBED SHALL BE ANNEXED TO AND RUN WITH EACH AND EVERY LOT AND BLOCK LOCATED WITHIN PLAN 136, REGISTERED IN THE NAME OF THE TRANSFEROR ON THE DATE OF THE REGISTRATION OF THIS TRANSFER.

BY: CASTLEGROVE DEVELOPMENTS INC.
TO: KAZMI, FATIMA NARJIS Joint Tenants
KAZMI, MUHAMMAD MURTUZA Joint Tenants
KAZMI, RIZWAN Joint Tenants

1. KAZMI, FATIMA NARJIS AND KAZMI, MUHAMMAD MURTUZA AND KAZMI, RIZWAN

- I am
- ☐ (a) A person in trust for whom the land conveyed in the above-described conveyance is being conveyed;
 - ☐ (b) A trustee named in the above-described conveyance to whom the land is being conveyed;
 - ☒ (c) A transferee named in the above-described conveyance;
 - ☐ (d) The authorized agent or solicitor acting in this transaction for _____ described in paragraph(s) () above.
 - ☐ (e) The President, Vice-President, Manager, Secretary, Director, or Treasurer authorized to act for _____ described in paragraph(s) () above.
 - ☐ (f) A transferee described in paragraph () and am making these statements on my own behalf and on behalf of _____ who is my spouse described in paragraph () and as such, I have personal knowledge of the facts herein deposed to.

2. I have read and considered the definition of "single family residence" set out in subsection 1(1) of the Act. The land being conveyed herein:
contains at least one and not more than two single family residences.

3. The total consideration for this transaction is allocated as follows:

(a) Monies paid or to be paid in cash	\$1,637,528.23
(b) Mortgages (i) assumed (show principal and interest to be credited against purchase price)	\$0.00
(ii) Given Back to Vendor	\$0.00
(c) Property transferred in exchange (detail below)	\$0.00
(d) Fair market value of the land(s)	\$0.00
(e) Liens, legacies, annuities and maintenance charges to which transfer is subject	\$0.00
(f) Other valuable consideration subject to land transfer tax (detail below)	\$0.00
(g) Value of land, building, fixtures and goodwill subject to land transfer tax (total of (a) to (f))	\$1,637,528.23
(h) VALUE OF ALL CHATTELS -items of tangible personal property	\$0.00
(i) Other considerations for transaction not included in (g) or (h) above	\$0.00
(j) Total consideration	\$1,637,528.23

6. Other remarks and explanations, if necessary.

- The information prescribed for the purposes of section 5.0.1 of the Land Transfer Tax Act is required to be provided for this conveyance. The information has been provided as confirmed by A1613185.
- The transferee(s) has read and considered the definitions of "designated land", "foreign corporation", "foreign entity", "foreign national", "specified region" and "taxable trustee" as set out in subsection 1(1) of the Land Transfer Tax Act. The transferee(s) declare that this conveyance is not subject to additional tax as set out in subsection 2(2.1) of the Act because:
- (c) The transferee(s) is not a "foreign entity" or a "taxable trustee".
- The transferee(s) declare that they will keep at their place of residence in Ontario (or at their principal place of business in Ontario) such documents, records and accounts in such form and containing such information as will enable an accurate determination of the taxes payable under the Land Transfer Tax Act for a period of at least seven years.
- The transferee(s) agree that they or the designated custodian will provide such documents, records and accounts in such form and containing such information as will enable an accurate determination of the taxes payable under the Land Transfer Tax Act, to the Ministry of Finance upon request.
- SOLICITOR STATEMENT (To be completed when the declarant is an individual licensed to practice law in the province of Ontario): I have fulfilled my obligations as the solicitor of KAZMI, FATIMA NARJIS & KAZMI, MUHAMMAD MURTUZA;KAZMI, RIZWAN for the conveyance, in relation to the Law Society of Upper Canada's Rules of Professional Conduct and its By-Laws, as well as the Land Transfer Tax Act, and have reviewed with the transferee(s) their obligations under the Land Transfer Tax Act that are material to the conveyance described in this document.
- Other remarks & explanations: NRST does not apply as the Transferees are Canadian Residents and/or Citizens

PROPERTY Information Record

A. Nature of Instrument: Transfer

LAND TRANSFER TAX STATEMENTS

	LRO	65	Registration No.	YR3278135	Date:	2021/07/06
B. Property(s):	PIN		Address		Assessment	
					Roll No	
			RICHMOND HILL			
C. Address for Service:						
D. (i) Last Conveyance(s):	PIN	03196 - 0335	Registration No.	YR3011408		
(ii) Legal Description for Property Conveyed: Same as in last conveyance?	Yes		No	<input checked="" type="checkbox"/>	Not known	<input type="checkbox"/>
E. Tax Statements Prepared By:			Waseem Kala			
			5393 Red Brush Drive			
			Mississauga L4Z 4B2			

Properties

PIN

03196 - 0335 LT

Interest/Estate

Fee Simple

Description

; CITY OF

Address

RICHMOND HILL

Chargor(s)

The chargor(s) hereby charges the land to the chargee(s). The chargor(s) acknowledges the receipt of the charge and the standard charge terms, if any.

Name

KAZMI, RIZWAN

Address for Service

, Richmond Hill, Ontario

L4E 3K2

I am at least 18 years of age.

The property is not ordinarily occupied by me and my spouse, who is not separated from me, as our family residence.

This document is not authorized under Power of Attorney by this party.

Name

KAZMI, MUHAMMAD MURTUZA

Address for Service

, Richmond Hill, Ontario

L4E 3K2

I am at least 18 years of age.

KAZMI, NARJIS FATIMA and I are spouses of one another and are both parties to this document

This document is not authorized under Power of Attorney by this party.

Name

KAZMI, NARJIS FATIMA

Address for Service

, Richmond Hill, Ontario

L4E 3K2

I am at least 18 years of age.

KAZMI, MUHAMMAD MURTUZA and I are spouses of one another and are both parties to this document

This document is not authorized under Power of Attorney by this party.

Chargee(s)

Capacity

Share

Name

CANADIAN IMPERIAL BANK OF COMMERCE

Address for Service

PO Box 115, Commerce Court Postal Station, Toronto,

Ontario M5L 1E5

Statements

Schedule: See Schedules

Provisions

Principal

\$1,365,000.00

Currency

CDN

Calculation Period

See Schedule of Additional Terms

Balance Due Date

2026/07/06

Interest Rate

See Schedule of Additional Terms

Payments

\$4,763.47

Interest Adjustment Date

2021 07 06

Payment Date

6th day of each month

First Payment Date

2021 08 06

Last Payment Date

2026 07 06

Standard Charge Terms

201812

Insurance Amount

See standard charge terms

Guarantor

Additional Provisions

Refer to Schedule of Additional Terms.

LRO # 65 **Charge/Mortgage**

Received as YR3278136 on 2021 07 06 at 16:32

The applicant(s) hereby applies to the Land Registrar.

yyyy mm dd Page 2 of 3

Signed By

Waseem Kala

5393 Red Brush Drive
Mississauga
L4Z 4B2

acting for
Chargor(s)

Signed 2021 07 06

Tel 416-570-7880

Fax 289-904-0338

I have the authority to sign and register the document on behalf of the Chargor(s).

Submitted By

WASEEM KALA PROFESSIONAL CORPORATION

5393 Red Brush Drive
Mississauga
L4Z 4B2

2021 07 06

Tel 416-570-7880

Fax 289-904-0338

Fees/Taxes/Payment

Statutory Registration Fee

\$65.30

Total Paid

\$65.30

File Number

Chargor Client File Number : 21-203

Chargee Client File Number : 3462186



Schedule of Additional Terms

Mortgage Type	<input checked="" type="checkbox"/> CIBC Variable Flex Mortgage® <input type="checkbox"/> Variable Rate Open Mortgage	
Mortgage Identification	Mortgage Number [REDACTED]	Date JULY 6 2021
Borrower(s)	RIZWAN KAZMI and MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI	

CIBC Variable Flex Mortgage

Interest Rate Box 9(b))	The interest rate for the CIBC Variable Flex Mortgage is equal to the CIBC Prime Rate minus -0.87% a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is 2.45% a year. Therefore, the CIBC Variable Flex Mortgage rate as of the date of the mortgage is 1.58% a year.
Calculation Period (Box 9(c))	Interest is calculated daily using a simple interest formula, which is the same as if it was calculated yearly, not in advance.

Variable Rate Open Mortgage

Interest Rate (Box 9(b))	The interest rate for the variable rate open mortgage is equal to the CIBC Prime Rate % a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is % a year. Therefore, the variable rate open mortgage rate as of the date of the mortgage is % a year.
Calculation Period (Box 9(c))	Interest is calculated daily using a simple interest formula, which is the same as if it was calculated yearly, not in advance.

WASEEM KALA PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

VERIFICATION OF IDENTITY

(For use where the client or the third party is an individual)

Name: Rizwan Kazmi

Address: [REDACTED]
Richmond Hill ON L4E 3K2

Phone No: [REDACTED]

Email Address: [REDACTED]

Business/Work Address: [REDACTED]
Bethlehem PA 18020

Business/Work Phone No: [REDACTED]

Occupation(s) Senior Formulation Scientist - Sharp Clinical Services

Original Document Reviewed – Copy Attached

- ☒ Driver's Licence
☐ Birth Certificate
☒ Passport
☐ Other (specify type) _____

Meeting Date Identity Verified: 07/05/2021

Identity Verified By: WK

Date File Reviewed by Lawyer: 07/05/2021

Name of Lawyer: WK

WASEEM KALA PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

VERIFICATION OF IDENTITY

(For use where the client or the third party is an individual)

Name: Murtuza kazmi

Address: [REDACTED]

Richmond Hill ON L4E 3K2

Phone No: [REDACTED]

Email Address: [REDACTED]

Business/Work Address: [REDACTED]

Mechanicville NY 12118

Business/Work Phone No: [REDACTED]

Occupation(s) Staff Regulatory Compliance Analyst - GE People Operations

Original Document Reviewed – Copy Attached

- ☒ Driver's Licence
☐ Birth Certificate
☒ Passport
☐ Other (specify type) _____

Meeting Date Identity Verified: 07/05/2024

Identity Verified By: AK

Date File Reviewed by Lawyer: 07/05/2024

Name of Lawyer: AK

WASEEM KALA PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

VERIFICATION OF IDENTITY

(For use where the client or the third party is an individual)

Name: Najis Kazmi

Address: [REDACTED]
Richmond Hill on LYE St

Phone No: [REDACTED]

Email Address: [REDACTED]

Business/Work Address: _____

Business/Work Phone No: _____

Occupation(s) Housewife

Original Document Reviewed – Copy Attached

- ☒ Driver's Licence
☐ Birth Certificate
☒ Passport
☐ Other (specify type) _____

Meeting Date Identity Verified: 07/05/2021

Identity Verified By: W/L

Date File Reviewed by Lawyer: 07/05/2021

Name of Lawyer: W/L



WASEEM KALA
professional corporation

July 5, 2021

City of Richmond Hill
Attention: Tax Department
225 East Beaver Creek Rd
Richmond Hill, ON L4B 3P4

Dear Sirs:

Re: **KAZMI** purchase from CASTLEGROVE DEVELOPMENTS INC.
[REDACTED] Richmond Hill

[REDACTED]
Closing Date: July 6, 2021
My File No.: 21-203

Please be advised that I am the solicitor for RIZWAN KAZMI, MUHAMMAD KAZMI and NARJIS KAZMI who, effective July 6, 2021, purchased the property described above.

Kindly amend your records to show my clients:

KAZMI, RIZWAN
KAZMI, MUHAMMAD MURTUZA
KAZMI, NARJIS FATIMA

as the new owners of the property.

I would therefore request that you forward a copy of the current tax bill and all future notices and bills to the new owners of the property at:

[REDACTED] Richmond Hill, Ontario L4E 3K2

Thank you for your co-operation in this matter.

Yours very truly,


WASEEM KALA

WK:fm



WASEEM KALA
professional corporation

July 5, 2021

Mr. R. KAZMI, Mr. M. KAZMI & Ms. N. KAZMI
[REDACTED], Richmond Hill, Ontario L4E 3K2
Richmond Hill, Ontario L4E 3K2

Dear Mr. R. KAZMI, Mr. M. KAZMI & Ms. N. KAZMI:

Re: Your purchase from CASTLEGROVE DEVELOPMENTS INC.
[REDACTED] Richmond Hill
My File No.: 21-203

This letter is to confirm that I will be acting on your behalf with respect to your purchase of the above-noted property. I will be handling all enquiries and preparing documentation in relation to your transaction. Please do not hesitate to contact my office at any time if you have any questions as the transaction progresses. There are several issues mentioned below that I should discuss soon, either in person or by telephone. I will also need to meet shortly before you take possession to your property to review the entire transaction, sign the documents and arrange for funds. Someone from my office will contact you to arrange such a meeting closer to when this date approaches.

CLOSING DATE

I confirm I am in receipt of a copy of your Agreement of Purchase and Sale and that according to the Agreement your purchase will be finalized on July 6, 2021. Please note, because you are purchasing a newly-constructed home, the vendor, being the builder/developer, can extend the closing date in accordance with the Ontario New Home Warranties Plan Act and the terms of your Agreement of Purchase and Sale. You should review your Agreement (including any Addendum and Statement of Critical Dates if applicable) for details. Please note: as there are legal consequences to signing any extensions and/or amendments to the agreement, I recommend you contact my office before doing so. It is also important that you notify me and your lender (where applicable) if there is a change in your closing date. I recommend that you refer to Tarion's website for further particulars regarding your rights and coverage under this program. The website is: www.tarion.com.

Telephone: 416 570 7880
Fax: 1 289 904 0338
waseem@wkalalaw.ca
www.wkalalaw.ca

Mississauga Office
405 Britannia Road E., Suite 101B
Mississauga, Ontario L4Z 3E6

FEES AND DISBURSEMENTS

My legal fees for completing your transaction are \$999, plus HST, and all applicable disbursements and taxes. This fee includes services rendered in a standard real estate purchase transaction.

In some real estate transactions, there may be unforeseen issues and/or difficulties that arise as a result of matters beyond my control. I reserve the right to increase my fees to reflect any additional time expended with the completion of your transaction and will contact you to discuss same.

In addition to these fees, you are required to pay on closing Land Transfer Tax (LTT) to the Province of Ontario. Therefore, based on your purchase price of \$1,609,793.23 the amount of LTT payable will be \$28,670.86. If you are a first-time homebuyer, please contact my office and advise me of same as you may qualify for the first-time homebuyer rebate.

Before your closing date, you must therefore provide me with sufficient funds by certified cheque, bank draft, money order or wire transfer to complete your transaction. These funds include the amount owing to the vendor plus legal fees, disbursements and adjustments for extra expenses and taxes as outlined above. I will advise you prior to closing of the total funds required.

TITLE

You must know the manner in which you wish to take title to your new property. You must provide me with the legal name or names you want on the Transfer (please note that initials cannot be used) as well as the dates of birth for each. There are several options as to how title to the property may be recorded. Where more than one person's name is to be recorded on title, choices include "Joint Tenancy" and "Tenancy-in-Common". If you choose joint tenancy, in the event of the death of one of the joint tenants, the survivor(s) will own the entire property by right of survivorship. For a married or partnered couple, this is the most convenient way to deal with a house when one of the spouses or partners dies. If you choose tenancy-in-common, then upon the death of one co-owner, that person's interest will pass to his or her beneficiary under his or her will or in accordance with intestacy legislation if there is no will.

I confirm the following information you have provided to me for the transfer documents:

Full Name

KAZMI, RIZWAN
KAZMI, MUHAMMAD MURTUZA
KAZMI, NARJIS FATIMA

Birthdate

January 15, 1955
May 12, 1984
May 12, 1988

Please contact my office immediately if this information is incorrect or incomplete.

MORTGAGE

I confirm Canadian Imperial Bank of Commerce will be providing the financing for your purchase.

Typically, I will be asked to act on behalf of the lender as well to avoid some duplication of effort; this is common for these types of transactions. You should be aware, however, that while this arrangement is more convenient for all parties, it means I represent both yours and the lender's interest. I must therefore tell you that in acting for both you and the lender, I may not keep confidential any information received as between both of you. Should a conflict arise between you and the lender that cannot be resolved, I may no longer be able to act on either your behalf or the lender's behalf.

INSURING TITLE TO YOUR PROPERTY

Lawyers acting for purchasers in Ontario are required as part of their responsibilities to advise their clients as to their options with respect to insuring the title to their property. You may opt for a lawyer's opinion on title or you may choose to purchase a title insurance policy from one of the various title insurance companies operating in Ontario.

If you opt for a lawyer's opinion on title, after your transaction has been completed, you will receive from me an opinion as to whether you have good and marketable title to your property. My opinion will be based on the title and off title inquiries that I make on your behalf and the availability of an up to date survey showing the location of the buildings and boundaries. My opinion of course will be subject to the accuracy of the information that I am provided with from the various governmental offices, and the currency and accuracy of any survey provided to me (which I have already discussed above) for review. Unlike a title insurance policy, which is discussed below, I cannot provide you with any opinion or protection from losses with respect to title fraud.

Your other option is to purchase a title insurance policy. In that case, I do not provide you with a lawyer's opinion on title; instead, I give my opinion to the title insurer who in turn issues a policy to you. A policy of title insurance will insure you against losses resulting from the various covered matters in the policy-including the matters that I would otherwise be giving an opinion to you-such as (i) your title being defective or unmarketable because of someone else owning an interest in your title, (ii) outstanding liens, work orders or encumbrances, and (iii) realty tax arrears. There is also coverage for many survey related matters, including encroachments (other than fences and boundary walls) and violations of municipal set back requirements. With certain exceptions, such as for post-policy date title fraud, coverage for losses applies to the extent that these matters exist as of the policy date (being the date your Transfer is registered) but that are unknown to you at that time.

In addition, the benefits of a title insurance policy include:

- acceptance by most lenders of a title insurance policy in lieu of an up to date survey (which is often required by a lender), therefore, saving you the cost of obtaining a new survey should you not require one for yourself;
- coverage for loss or damage arising from many forms of title fraud;

- a no fault claims process such that you do not have to demonstrate negligence in order to make a claim; and
- coverage for legal fees related to defending your interest in title for matters covered under the policy.

As with all insurance products, title insurance does not cover defects which you are aware of prior to the closing of the transaction (such as adverse circumstances disclosed in a home inspection report or seller property information statement) or which you may have agreed to in your Agreement of Purchase and Sale. All policies are subject to exclusions and exceptions, including, but not necessarily limited to environmental matters and native land claims.

In the event that title insurance is obtained, there are a number of off title searches that I will not be performing as most losses related thereto that exist as of the closing date, but are unknown to you at that time, are covered in your title insurance policy. You will save the disbursement costs related to these off title searches. However, in certain circumstances, such as where the size of the property is important, or if you are planning on adding onto an existing structure, or changes to the use of the property are contemplated, I recommend that certain off title searches be done even if title insurance is being purchased. If this is the case, please advise my office as soon as possible.

I am recommending that your transaction be completed by way of title insurance, and in the event that my firm does not hear from you to the contrary, I will be ordering a policy from FCT for closing. You will sign an Acknowledgment confirming the manner in which you have chosen to insure your title and confirming my right to disclose relevant information to the title insurer, in relation to your transaction, for the purposes of obtaining a title insurance policy.

Should you wish to discuss in further detail your options in this regard (including the option to purchase title insurance from another company) or if you wish to receive a sample title insurance policy, please contact me as soon as possible, as your decision will affect the manner in which I proceed with your transaction.

NEW HOME PRE-DELIVERY INSPECTION

As part of Tarion's New Home Warranty Program, each new home purchaser must meet with the builder's representative before the closing to perform a pre-delivery inspection and to complete a Certificate of Completion and Possession. During the pre-delivery inspection, you should identify any damaged, incomplete or missing items as well as anything which is not operating properly. You should ensure that your builder's representative records these conditions on the pre-delivery inspection form to verify that they were in existence prior to your possession of the property. If you cannot assess something because it has not yet been installed or completed, the matter should also be noted on the pre-delivery inspection form. I will need a copy of the signed Certificate of Completion and Possession in order to close the transaction.

INTENDED USE AND CHARACTERISTICS OF PROPERTY

Please advise me as soon as possible if your plans for the property include uses other than owner-occupied residential (e.g. rental property) and/or if you plan on making any additions and/or substantial renovations.

Please also advise as to whether the property is located on a waterfront, highway, ravine, escarpment, or is subject to or near any hydro installations. This information may affect the scope of the enquiries I may need to make on your behalf.

FIRE INSURANCE

Prior to closing, you must arrange for fire insurance to be placed on the property as of the closing date. If you are obtaining a mortgage, the lender must also be noted as a loss payee on the policy and you will want to ensure that the policy provides for "guaranteed replacement cost" as this is a requirement of most lenders. Your insurance agent will need to provide me with a Binder Letter or Certificate of Insurance showing that the insurance is in place. Please make the necessary arrangements for this as soon as possible.

UTILITIES

You are responsible for setting up your own utilities accounts. Our office does not contact the Utility departments. If the cost of any of the utilities is not included in the common expenses, but instead the utility is separately metered and is to be paid by you, please contact the utility authorities to advise of your closing date and, where applicable, to request that the meters be read on the closing date. As a precaution, I advise that before you take possession, you also contact the local utilities and phone company directly in the event they require further information to set up your new accounts.

KEYS

I will not receive the keys to your property on closing, so you should arrange to obtain the keys directly from the vendor's sales office or agent. While I assure you that I will do what I can to ensure the timely closing of your transaction, it is not uncommon for the keys to not be released to you until close to 5:00 pm on your closing date. As such, please ensure that you make the appropriate moving arrangements to account for the delivery of your keys at that time of day.

SIGNING

I will meet with you shortly before your closing date to review your file and to have you sign documents. I will need to meet with each person whose name will appear on the Transfer. If any person whose name will appear on the Transfer will not be available at that time, please advise us as soon as possible as alternative arrangements may have to be made.

IDENTIFICATION

At our meeting, I will require each person, as noted-above, to bring two pieces of identification, one of which must be Canadian/Federal or Provincial government-issued photo identification such as a driver's licence or passport. Unfortunately, a health card is not acceptable identification. If you have any questions about what is an acceptable form of identification or if you do not have Canadian/Federal or Provincial photo identification, please contact me as soon as possible.

Buying a property is one of the most significant purchases that most people make and it is my goal to ensure that your transaction proceeds smoothly and that you obtain good title to your property. If I can be of any assistance prior to your closing date, please do not hesitate to contact me.

Yours very truly,



WASEEM KALA

WK:fm



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

STATEMENT OF ADJUSTMENTS

Vendor: CASTLEGROVE DEVELOPMENTS INC.

Purchaser: Fatima Narjis KAZMI, Muhammad Murturra KAZMI and Rizwan KAZMI

Property: [REDACTED] Richmond Hill
[REDACTED]
City of Richmond Hill, Regional Municipality of York
Builder Reference: LOT1/PART3

FILE#21DP7349

Adjusted as of: July 6, 2021

SALE PRICE

Agreed Sale Price:	1,745,000.00	
+ Additional Consideration ¹ :	73,739.85	
= TOTAL including HST:	1,818,739.85	
- HST Federal Portion (5.0%):	81,537.16	
- HST Ontario Portion (8.0%):	130,459.46	
+ HST Rebate Federal Portion:	0.00	
+ HST Rebate Ontario Portion:	24,000.00	
+ Additional Consideration ² :	6,785.00	
= Net Sale Price:	1,637,528.23	
Credit Vendor (Agreed Sale Price):		\$1,745,000.00

DEPOSITS

Under Agreement	125,000.00	
Credit Purchaser:		\$125,000.00

EXTRAS/UPGRADES AS PER ORDER(S)¹

Purchaser Extras		
Amount:	65,256.50	
HST calculated at 13.00%:	8,483.35	
Credit Vendor:		73,739.85

HST - REBATE ASSIGNED TO VENDOR

Based on net sale price of \$1,630,743.23		
Federal Portion:	0.00	
Ontario Portion:	24,000.00	
Credit Vendor:		24,000.00

HST - REBATE ASSIGNED TO VENDOR

Based on net sale price of \$1,630,743.23		
Federal Portion:	0.00	
Ontario Portion:	24,000.00	
Credit Purchaser:		24,000.00

REALTY TAXES

2021 total taxes:	2,961.38	
Vendor has paid:	1,466.00	
Vendor's share for 186 days:	1,509.09	
Credit Purchaser:		43.09

TARION WARRANTY CORPORATION²

Pursuant to section 38211 of Agreement		
Enrolment fee:	1,745.00	
HST calculated at 13.00%:	226.85	
Credit Vendor:		1,971.85

WATER METER CHARGE/INSTALLATION²

Schedule "D" - Section 4		
Amount:	505.00	
HST calculated at 13.00%:	65.65	
Credit Vendor:		570.65

HYDRO METER CHARGE/HOOK UP²

Schedule "D" - Section 4		
Amount:	750.00	
HST calculated at 13.00%:	97.50	
Credit Vendor:		847.50

TREE PLANTING²

Schedule "D" - Section 4		
Amount:	3,000.00	
HST calculated at 13.00%:	390.00	
Credit Vendor:		3,390.00

LAW SOCIETY SURCHARGE

Schedule "D" - Section 4		
Amount:	65.00	
HST calculated at 13.00%:	8.45	
Credit Vendor:		73.45

Statement of Adjustments - Lot 1 (Part 3)
Page 2**ELECTRONIC REGISTRATION SYSTEM**

Schedule "D" - Section 4 & Section 41

Amount:	250.00	
HST calculated at 13.00%:	32.50	
Credit Vendor:		282.50

SURVEY

Schedule "D" - Section 4

Amount:	785.00	
HST calculated at 13.00%:	102.05	
Credit Vendor:		887.05

NSF CHEQUE CHARGE

Schedule "D" - Section 4

Deposit Cheque - @

GRADING DEPOSIT

Schedule "D" - Section 4

Credit Vendor:		1,000.00
----------------	--	----------

BALANCE DUE ON CLOSING

payable to

BIANCHI PRESTA LLP, IN TRUST

or as further directed

\$1,702,719.76

\$1,851,762.85\$1,851,762.85**** Land Transfer Tax****is calculated on the consideration of \$1,637,528.23**¹ Adjustment constitutes Additional Consideration eligible for HST Rebate in the Sale Price Adjustment² Adjustment constitutes Additional Consideration (not eligible for HST Rebate) in the Sale Price Adjustment

E. & O. E.

VENDOR'S HST NUMBER: 84983 6937 RT0001

Direction re: Closing Funds:

* may be further redirected on closing

BIANCHI PRESTA LLP, in trust

\$1,702,719.76

BALANCE DUE ON CLOSING

\$1,702,719.76*M. L. K.**P. K. M.**D. W. S.*



WASEEM KALA
professional corporation

July 5, 2021

Mr. R. KAZMI, Mr. M. KAZMI & Ms. N. KAZMI

Richmond Hill, Ontario L4E 3K2

Re: Your purchase from CASTLEGROVE DEVELOPMENTS INC.
Richmond Hill
My File No.: 21-203

TRUST LEDGER STATEMENT

Received from 1 mortgagee - Canadian Imperial Bank of Commerce		
Principal of Mortgage	1,365,000.00	
Less Appraisal Fee	-300.00	\$1,364,700.00
Transferred from Sale 21-204		341,966.52
Received from you - RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI		27,652.70
Paid to vendor on closing	\$1,702,719.76	
Paid Ontario Land Transfer Tax	28,670.86	
Paid legal fees and disbursements - WASEEM KALA PROFESSIONAL CORPORATION	1,128.87	
Paid Execution/Title Search cost	127.00	
Paid Registration Fee - Transfer	77.62	
Paid Registration Fee - Charge	77.62	
Paid Courier Fee to BIANCHI PRESTA LLP - Vaughan	34.86	
Paid Software Transaction Fee	145.77	
Paid Title Insurance Premium - FCT	1,336.86	
	<u>\$1,734,319.22</u>	<u>\$1,734,319.22</u>

THIS IS MY STATEMENT HEREIN

WASEEM KALA

WK:fm
E. & O. E.

Murtuza Kazmi

R Kazmi

Rwaka



CIBC Mortgages Inc.
P O Box 115, Commerce Court Postal Station
Toronto ON M5L 1E5

Waseem Kala
Waseem Kala Professional Corp.

May 28, 2021

Mortgage Advance Advice

Re: Mortgage Number: 003 462 186
Property Address: [REDACTED], RICHMOND HILL, ON
Applicant(s): R KAZMI & N KAZMI & M KAZMI

Date Funds Required	July 6, 2021
Interest Adjustment Date	July 6, 2021
Annual Interest Rate	1.580%
Gross Mortgage Amount	\$1,365,000.00
Authorized to Advance	\$1,365,000.00

Less

Property Valuation Fee	\$300.00
------------------------	----------

Net Amount to Solicitor / Notary	\$1,364,700.00
---	-----------------------

Funding method: Electronic Funds Transfer

Funding destination: Bank 4, Transit 1362, Account Number [REDACTED]

The above information will be confirmed with an updated Advance Advice on receipt of your Requisition for Funds. Any changes to the above funding details will be reflected on the new Advance Advice.

Should you require any further information please do not hesitate to contact Ananna Khan at 888 353-8055 Ext. 3.

A handwritten signature in black ink, appearing to read "Ananna Khan".

A handwritten signature in black ink, appearing to read "R. Kazmi".

A handwritten signature in black ink, appearing to read "N. Kazmi".

CONSENT TO JOINT RETAINER

TO: WASEEM KALA
Barrister & Solicitor (the "Firm")

RE: KAZMI purchase from CASTLEGROVE DEVELOPMENTS INC.
1st mortgage in favor of Canadian Imperial Bank of Commerce
[REDACTED] Richmond Hill
[REDACTED]

Closing Date: July 6, 2021
My File No.: 21-203

All of the undersigned, being RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI, (collectively the "undersigned parties"), hereby acknowledge and confirm that:

1. The Firm has been requested to act for each of the undersigned parties in connection with the above-noted transaction (the "Transaction");
2. The Firm has recommended that each of the undersigned parties obtain Independent Legal Advice about jointly retaining the Firm in connection with the Transaction;
3. In acting for the undersigned parties, no information received by the Firm from either party in connection with the Transaction can be treated as confidential insofar as the other parties are concerned;
4. If a conflict of interest should arise which cannot be reasonably resolved, arbitrated or settled, the Firm cannot continue to act for the undersigned, and in such case the Firm may have to withdraw completely from the Transaction;

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

CONSENT TO ACT RE CONFLICT

TO: WASEEM KALA
Barrister & Solicitor (the "Firm")

RE: KAZMI purchase from CASTLEGROVE DEVELOPMENTS INC.
[REDACTED] Richmond Hill
[REDACTED]
Closing Date: July 6, 2021
My File No.: 21-203

We, the following parties, being RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI, (collectively the "joint parties") hereby acknowledge being advised by you that you are representing all of us jointly, in the above transaction, and notwithstanding being so advised, the undersigned joint parties hereby expressly consent to you acting in this capacity.

The undersigned joint parties further acknowledge being advised that all information received in connection with this transaction from any one of us cannot be treated as confidential insofar as the other joint parties are concerned, and that the rules of the Law Society of Upper Canada require that when law firms represent clients jointly, I must raise certain issues with each of the joint parties and obtain their consent as to the course to be followed in the future if a conflict arises.

The undersigned further acknowledge having been advised that in the event of a material conflict between any one of us which cannot be resolved, you will advise us thereof, and it may be necessary for you to discontinue acting for either party in this matter.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

CONSENT TO ACT RE CONFLICT

TO: WASEEM KALA PROFESSIONAL CORPORATION

RE: RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI

First mortgage to Canadian Imperial Bank of Commerce

Property: [REDACTED] Richmond Hill

Closing Date: July 6, 2021

Your File No.: 21-203

The undersigned, RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI, hereby acknowledge being advised by you that you are acting for both the undersigned as well as the Mortgagee, Canadian Imperial Bank of Commerce, in the above transaction, and notwithstanding being so advised, the undersigned hereby expressly consent to you acting in this capacity.

The undersigned further acknowledge being advised that all information received in connection with this transaction from either party cannot be treated as confidential insofar as the other party is concerned, and that the rules of the Law Society of Upper Canada require that when law firms act for both parties, this fact should be revealed to the other party with a recommendation that the other party obtain independent representation.

The undersigned further acknowledge having been advised that in the event of a material conflict between us and the Mortgagee, Canadian Imperial Bank of Commerce, which cannot be resolved, you will advise us thereof, and it may be necessary for you to discontinue acting for either party in this matter.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

CONSENT TO ACT RE CONFLICT RE TITLE INSURANCE

TO: WASEEM KALA PROFESSIONAL CORPORATION

RE: RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI

First mortgage to Canadian Imperial Bank of Commerce

Property: [REDACTED] Richmond Hill

Closing Date: July 6, 2021

Your File No.: 21-203

The undersigned hereby acknowledge(s) being advised by you that you are acting for both the undersigned as well as First Canadian Title, in the above transaction, and notwithstanding being so advised, the undersigned hereby expressly consent(s) to you acting in this capacity.

The undersigned further acknowledge(s) being advised that all information received in connection with this transaction from either party cannot be treated as confidential insofar as the other party is concerned, and that the rules of the Law Society of Upper Canada require that when law firms act for both parties, this fact should be revealed to the other party with a recommendation that the other party obtain independent representation.

The undersigned further acknowledge(s) having been advised that in the event of a material conflict between First Canadian Title and the undersigned which cannot be resolved, you will advise the undersigned thereof, and it may be necessary for you to discontinue acting for either party in this matter.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

**ACKNOWLEDGMENT AND DIRECTION FROM PURCHASER FOR TITLE
INSURANCE**

TO: WASEEM KALA
Barrister & Solicitor

RE: KAZMI purchase from CASTLEGROVE DEVELOPMENTS INC.
KAZMI first mortgage to Canadian Imperial Bank of Commerce
[REDACTED], Richmond Hill

This will confirm that you, as our lawyer, have reviewed and explained to us the various options available to protect our ownership interests arising from the purchase of the above property, and that, in particular, you have explained the advantages and disadvantages of protecting our interests through the purchase of title insurance as compared to a lawyer's opinion on title.

We hereby instruct you to proceed by way of the purchase of title insurance from First Canadian Title and are aware that you will be receiving a \$150.00 Examining Counsel Fee.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

DIRECTION

TO: Canadian Imperial Bank of Commerce

RE: KAZMI first mortgage to Canadian Imperial Bank of Commerce
[REDACTED] Richmond Hill
Loan Number: 3462186

This is to direct you and shall constitute your good and sufficient and irrevocable authority to make your cheque for the above mortgage advance payable in favour of our solicitor:

WASEEM KALA PROFESSIONAL CORPORATION, IN TRUST

or as he may otherwise direct.

DATED at Mississauga this 8 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

ACKNOWLEDGMENT

TO: Canadian Imperial Bank of Commerce

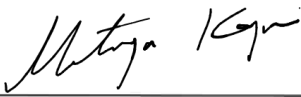
RE: KAZMI first mortgage to Canadian Imperial Bank of Commerce
[REDACTED] Richmond Hill
Loan Number: 3462186

We, the undersigned, being the mortgagors in the above transaction, hereby acknowledge receiving a copy of Standard Charge Terms No. 201812 before signing the above charge or mortgage, and we understand that the said Standard Charge Terms are incorporated by reference into such charge or mortgage.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

IN THE MATTER OF a mortgage (charge) from
RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI
and NARJIS FATIMA KAZMI in favour of Canadian
Imperial Bank of Commerce on the premises municipally
known as [REDACTED], Richmond Hill

We, RIZWAN KAZMI, MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI, SOLEMNLY
DECLARE that:

1. We are the purchasers/mortgagors of the above-mentioned property and have knowledge of the matters hereinafter deposed to.
2. There is not currently and nor has there been within the past 45 days, any construction, alterations, renovations improvements or building materials supplied to the subject property.
3. The proceeds of this mortgage will not be used to finance any construction, alterations, renovations or improvements to the subject property or to repay a mortgage which was taken out for this purpose.
4. We have carefully examined the survey prepared by **T Singh, Ontario Land Sureyor** and dated February 12, 2021, a copy of which is attached hereto, and have compared our knowledge of the buildings situate on the subject property with those shown on the said survey.
5. The survey accurately describes the property and buildings on the subject property as they exist today and there are no other buildings, additions, decks, swimming pools, outbuildings or any other structures not shown on such survey.
6. There will no secondary financing on the subject property at the time of closing.
7. This is our/my primary residence and no part shall be tenanted.
8. Within the meaning of the Family Law Act (Ontario):
RIZWAN KAZMI and NARJIS FATIMA KAZMI are spouses of one another and are both parties to this document.


AND we make this solemn Declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath.


SEVERALLY DECLARED before me
at the City of Mississauga
in the Province
of Ontario
this 5 day of July
2021.




WASEEM KALA

}
}
}
}
}
}
}
}
}
}
}
}
}



RIZWAN KAZMI


MUHAMMAD MURTUZA KAZMI


NARJIS FATIMA KAZMI

A COMMISSIONER, ETC.

**SURVEYOR'S REAL PROPERTY REPORT
PART 1****CITY OF RICHMOND HILL
REGIONAL MUNICIPALITY OF YORK**

SCALE 1:300

10m 5m 0 10m 20metres

R-PE SURVEYING LTD., O.L.S.

METRICDISTANCES SHOWN ON THIS PLAN ARE IN METRES AND CAN
BE CONVERTED TO FEET BY DIVIDING BY 0.3048.**PART 2 (SURVEY REPORT)**REGISTERED EASEMENTS AND/OR RIGHT-OF-WAYS: PART OF LOT 25,
DESIGNATED AS PART 1, PLAN 65R-38553 IS SUBJECT TO AN EASEMENT
IN GROSS AS IN INST. No. YR3007328
THIS PLAN DOES NOT CERTIFY COMPLIANCE WITH ZONING BY-LAWS**SURVEYOR'S CERTIFICATE**

I CERTIFY THAT:

1. THIS SURVEY AND PLAN ARE CORRECT AND IN ACCORDANCE
WITH THE SURVEYS ACT, THE SURVEYORS ACT AND THE LAND
TITLES ACT AND THE REGULATIONS MADE UNDER THEM.2. THE SURVEY WAS COMPLETED ON THE 23rd DAY OF DECEMBER, 2020.

DATE FEBRUARY 12, 2021.

T. SINGH
ONTARIO LAND SURVEYOR**NOTES**

- DENOTES MONUMENT SET
- DENOTES MONUMENT FOUND
- IB DENOTES IRON BAR
- SSIB DENOTES SHORT STANDARD IRON BAR
- D.U.C. DENOTES DWELLING UNDER CONSTRUCTION
- P.I.N. DENOTES PROPERTY IDENTIFIER NUMBER
- PL DENOTES PLAN 65R-38340
- P DENOTES PORCH
- T.O.W. DENOTES TOP OF WALL ELEVATION
- (RPE) DENOTES R-PE SURVEYING LTD., O.L.S.

THIS REPORT WAS PREPARED FOR
CASTLEGROVE DEVELOPMENTS
AND THE UNDERSIGNED ACCEPTS NO
RESPONSIBILITY FOR USE BY OTHER PARTIES

© R-PE SURVEYING LTD O.L.S 2021

ALL FOUND MONUMENTS BY GUIDO PAPA SURVEYING LIMITED, O.L.S.
UNLESS NOTHER OTHERWISE.
ALL TIES TO CONCRETE FOUNDATIONS.BEARINGS ARE GRID AND ARE REFERRED TO THE
EASTERLY LIMIT OF BOND CRESCENT AS
SHOWN ON PLAN 65R-38340 HAVING A BEARING
OF N17°28'15"W.**RPE****R-PE SURVEYING LTD.**
ONTARIO LAND SURVEYORS
643 Christa Road, Suite 7
Woodbridge, Ontario L4L 8A3
Tel.(416)635-5000 Fax (416)635-5001
Tel.(905)264-0881 Fax (905)264-2099
Website: www.r-pe.caDRAWN: V.H. CHECKED: G.Y./T.S.
JOB No. 20-228 CAD FILE No.38340-PT1

20-228 *38340 PT1-7*

*Monty Kgr**PKam**and
D. Wells*

DIRECTION RE TITLE

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: Bianchi Presta LLP
Barristers & Solicitors

RE: KAZMI p/f CASTLEGROVE DEVELOPMENTS INC.
[REDACTED], Richmond Hill

WE HEREBY AUTHORIZE AND DIRECT you to engross the deed or transfer with respect to the above transaction as follows:

Full Name

KAZMI, RIZWAN
KAZMI, MUHAMMAD MURTUZA
KAZMI, NARJIS FATIMA

Birthdate

January 15, 1955
May 12, 1984
May 12, 1988

AND FOR SO DOING this shall be your good, sufficient and irrevocable authority.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

UNDERTAKING TO READJUST

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: Bianchi Presta LLP
Barristers & Solicitors

RE: KAZMI purchase from CASTLEGROVE DEVELOPMENTS INC.
[REDACTED] Richmond Hill

IN CONSIDERATION of and notwithstanding the closing of the above transaction, we hereby undertake to readjust the statement of adjustments after closing should the same be found to contain any errors or omissions, forthwith upon written demand.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

ACKNOWLEDGEMENT AND DIRECTION

TO: Waseem Kala
(Insert lawyer's name)

AND TO: WASEEM KALA PROFESSIONAL CORPORATION
(Insert firm name)

RE: KAZMI p/f CASTLEGROVE ("the transaction")
(Insert brief description of transaction)

This will confirm that:

- I/We have reviewed the information set out in this Acknowledgement and Direction and in the documents described below (the "Documents"), and that this information is accurate;
- You, your agent or employee are authorized and directed to sign, deliver, and/or register electronically, on my/our behalf the Documents in the form attached.
- You are hereby authorized and directed to enter into an escrow closing arrangement substantially in the form attached hereto being a copy of the version of the Document Registration Agreement, which appears on the website of the Law Society of Ontario as the date of the Agreement of Purchase and sale herein. I/We hereby acknowledge the said Agreement has been reviewed by me/us and that I/We shall be bound by its terms;
- The effect of the Documents has been fully explained to me/us, and I/we understand that I/we are parties to and bound by the terms and provisions of the Documents to the same extent as if I/we had signed them; and
- I/we are in fact the parties named in the Documents and I/we have not misrepresented our identities to you.
- I, _____, am the spouse of _____, the (Transferor/Chargor), and hereby consent to the transaction described in the Acknowledgment and Direction. I authorize you to indicate my consent on all the Documents for which it is required.

DESCRIPTION OF ELECTRONIC DOCUMENTS


The Document(s) described in the Acknowledgement and Direction are the document(s) selected below which are attached hereto as "Document in Preparation" and are:

- ☒ A Transfer of the land described above.
- ☐ A Charge of the land described above.
- ☐ Other documents set out in Schedule "B" attached hereto.

Dated at Mississauga, this 5th day of July, 2021.

WITNESS

(As to all signatures, if required)




FATIMA NARJIS KAZMI


MUHAMMAD MURTUZA KAZMI


RIZWAN KAZMI

LRO # 65 Transfer

In preparation on 2021 07 05 at 16:04

This document has not been submitted and may be incomplete.

yyyy mm dd Page 1 of 2

Properties

PIN 03196 - 0335 LT Interest/Estate Fee Simple with New Easement ☒ Add Easement

Description [REDACTED] CITY OF RICHMOND HILL

RESERVING UNTO THE TRANSFEROR, ITS SUCCESSORS AND ASSIGNS AND THEIR SERVANTS AND AGENTS, A RIGHT IN THE NATURE OF AN EASEMENT OR LICENCE TO ENTER UPON THE SAID LANDS AND PREMISES AT ALL REASONABLE HOURS FOR A PERIOD OF FIVE (5) YEARS FROM THE DATE OF REGISTRATION OF THIS TRANSFER TO INSPECT, REPAIR, COMPLETE OR RECTIFY CONSTRUCTION, GRADE AND UNDERTAKE MODIFICATIONS TO THE SURFACE DRAINAGE, INCLUDING INSTALLATION OF CATCH BASINS AND TO EFFECT ANY CORRECTIVE MEASURES REQUIRED BY THE ENGINEER FOR THE CORPORATION OF THE CITY OF RICHMOND HILL WITHOUT SUCH RE-ENTRY BEING DEEMED TO BE A TRESPASS. THE BENEFIT OF THE EASEMENT, LICENCE OR RIGHT-OF-WAY HEREINBEFORE DESCRIBED SHALL BE ANNEXED TO AND RUN WITH EACH AND EVERY LOT AND BLOCK LOCATED WITHIN PLAN 136, REGISTERED IN THE NAME OF THE TRANSFEROR ON THE DATE OF THE REGISTRATION OF THIS TRANSFER.

Address [REDACTED]
RICHMOND HILL

Consideration

Consideration \$1,637,528.23

Transferor(s)

The transferor(s) hereby transfers the land to the transferee(s).

Name CASTLEGROVE DEVELOPMENTS INC.
Acting as a company
Address for Service c/o Maple Drywall, 211 Westcreek Drive, Suite 200,
Woodbridge, Ontario, L4L 9T7
I, Robert Bucci (President), have the authority to bind the corporation.
This document is not authorized under Power of Attorney by this party.

Transferee(s)**Capacity****Share**

Name KAZMI, FATIMA NARJIS Joint Tenants
Acting as an individual
Date of Birth 1988 05 12
Address for Service [REDACTED] Richmond Hill, Ontario, L4E 3L1



Name KAZMI, MUHAMMAD MURTUZA Joint Tenants
Acting as an individual
Date of Birth 1984 05 12
Address for Service [REDACTED] Richmond Hill, Ontario, L4E 3L1



Name KAZMI, RIZWAN Joint Tenants
Acting as an individual
Date of Birth 1955 01 15
Address for Service [REDACTED] Richmond Hill, Ontario, L4E 3L1


Statements

STATEMENT OF THE TRANSFEROR (S): The transferor(s) verifies that to the best of the transferor's knowledge and belief, this transfer does not contravene the Planning Act.

STATEMENT OF THE SOLICITOR FOR THE TRANSFEROR (S): I have explained the effect of the Planning Act to the transferor(s) and I have made inquiries of the transferor(s) to determine that this transfer does not contravene that Act and based on the information supplied by the transferor(s), to the best of my knowledge and belief, this transfer does not contravene that Act. I am an Ontario solicitor in good standing.

STATEMENT OF THE SOLICITOR FOR THE TRANSFEREE (S): I have investigated the title to this land and to abutting land where relevant and I am satisfied that the title records reveal no contravention as set out in the Planning Act, and to the best of my knowledge and belief this transfer does not contravene the Planning Act. I act independently of the solicitor for the transferor(s) and I am an Ontario solicitor in good standing.

LRO # 65 Transfer

In preparation on 2021 07 05 at 16:04

This document has not been submitted and may be incomplete.

yyyy mm dd Page 2 of 2

Calculated Taxes

Provincial Land Transfer Tax \$29,225.56

File Number

Transferor Client File Number : 21DP7349

ACKNOWLEDGEMENT AND DIRECTION

TO: Waseem Kala
(Insert lawyer's name)

AND TO: WASEEM KALA PROFESSIONAL CORPORATION
(Insert firm name)

RE: KAZMI m/f CIBC ("the transaction")
(Insert brief description of transaction)

This will confirm that:

- I/We have reviewed the information set out in this Acknowledgement and Direction and in the documents described below (the "Documents"), and that this information is accurate;
- You, your agent or employee are authorized and directed to sign, deliver, and/or register electronically, on my/our behalf the Documents in the form attached.
- You are hereby authorized and directed to enter into an escrow closing arrangement substantially in the form attached hereto being a copy of the version of the Document Registration Agreement, which appears on the website of the Law Society of Ontario as the date of the Agreement of Purchase and sale herein. I/We hereby acknowledge the said Agreement has been reviewed by me/us and that I/We shall be bound by its terms;
- The effect of the Documents has been fully explained to me/us, and I/we understand that I/we are parties to and bound by the terms and provisions of the Documents to the same extent as if I/we had signed them; and
- I/we are in fact the parties named in the Documents and I/we have not misrepresented our identities to you.
- I, _____, am the spouse of _____, the (Transferor/Chargor), and hereby consent to the transaction described in the Acknowledgment and Direction. I authorize you to indicate my consent on all the Documents for which it is required.

DESCRIPTION OF ELECTRONIC DOCUMENTS


The Document(s) described in the Acknowledgement and Direction are the document(s) selected below which are attached hereto as "Document in Preparation" and are:


- ☐ A Transfer of the land described above.
- ☒ A Charge of the land described above.
- ☐ Other documents set out in Schedule "B" attached hereto.


Dated at MISSISSAUGA, this 5 day of JULY, 2021

WITNESS

(As to all signatures, if required)


RIZWAN KAZMI


MUHAMMAD MURTUZA KAZMI


NARJIS FATIMA KAZMI

LRO # 65 Charge/Mortgage

In preparation on 2021 07 05 at 13:24

This document has not been submitted and may be incomplete.

yyyy mm dd Page 1 of 2

Properties

PIN 03196 - 0335 LT Interest/Estate Fee Simple
 Description [REDACTED] CITY OF
 RICHMOND HILL

Chargor(s)

The chargor(s) hereby charges the land to the chargee(s). The chargor(s) acknowledges the receipt of the charge and the standard charge terms, if any.

Name KAZMI, RIZWAN
 Acting as an individual
 Address for Service [REDACTED] Richmond Hill, Ontario L4E 3K2
 I am at least 18 years of age.

The property is not ordinarily occupied by me and my spouse, who is not separated from me, as our family residence.
 This document is not authorized under Power of Attorney by this party.

Name KAZMI, MUHAMMAD MURTUZA
 Acting as an individual
 Address for Service [REDACTED] Richmond Hill, Ontario L4E 3K2
 I am at least 18 years of age.

KAZMI, NARJIS FATIMA and I are spouses of one another and are both parties to this document
 This document is not authorized under Power of Attorney by this party.

Name KAZMI, NARJIS FATIMA
 Acting as an individual
 Address for Service [REDACTED] Richmond Hill, Ontario L4E 3K2
 I am at least 18 years of age.

KAZMI, MUHAMMAD MURTUZA and I are spouses of one another and are both parties to this document
 This document is not authorized under Power of Attorney by this party.

Chargee(s)

Capacity

Share

Name CANADIAN IMPERIAL BANK OF COMMERCE
 Acting as a company
 Address for Service PO Box 115, Commerce Court Postal Station, Toronto,
 Ontario M5L 1E5

Statements

Schedule: See Schedules

Provisions

Principal	\$1,365,000.00	Currency	CDN
Calculation Period	See Schedule of Additional Terms		
Balance Due Date	2026/07/06		
Interest Rate	See Schedule of Additional Terms		
Payments	\$4,763.47		
Interest Adjustment Date	2021 07 06		
Payment Date	6th day of each month		
First Payment Date	2021 08 06		
Last Payment Date	2026 07 06		
Standard Charge Terms	201812		
Insurance Amount	See standard charge terms		
Guarantor			

Additional Provisions

Refer to Schedule of Additional Terms.

LRO # 65 Charge/Mortgage

In preparation on 2021 07 05 at 13:24

This document has not been submitted and may be incomplete.

yyyy mm dd Page 2 of 2

File Number

Chargor Client File Number : 21-203
Chargee Client File Number : 3462186

ACKNOWLEDGEMENT/ DIRECTION AND
GUARANTEE

(This form is only required for electronic registration of documents)

TO: CANADIAN IMPERIAL BANK OF COMMERCE

AND TO: Waseem Kala 405 Britannia Road East, Suite Suite 101B, Mississauga, Ontario, L4Z 3E6
(solicitor's name & address)

RE: RIZWAN KAZMI AND MUHAMMAD MURTUZA KAZMI AND NARJIS FATIMA KAZMI - 1ST
Richmond Hill, Ontario, L4E 3K2
(insert brief description of transaction)

This will confirm that:

- I/We have reviewed the information set out below and that this information is complete and accurate;
- You are authorized and directed to register a valid first charge/mortgage hereafter the "charge", in favour of Canadian Imperial Bank of Commerce and I/we shall be bound by the terms of such,
- The effect of the electronically registered documents described in this Acknowledgement / Direction and Guarantee have been fully explained to me/us and I/we understand that I/we are parties to and bound by the terms and provisions of these document(s) to the same extent as if I/we had signed these documents; and
- I/We are in fact the parties named in the documents described in this Acknowledgement/ Direction and Guarantee and I/we have not misrepresented our identities to you.

DESCRIPTION OF CHARGE/MORTGAGE (FOR THE CHARGOR)

Property

PIN: 031960335

Description: City of Richmond Hill Regional Municipality of York, PINs: 031960335

Address: Richmond Hill, Ontario, L4E 3K2

Chargor(s)

Name: RIZWAN KAZMI AND MUHAMMAD MURTUZA KAZMI AND NARJIS FATIMA KAZMI

Chargee: Canadian Imperial Bank of Commerce

Principal: \$1,365,000.00

Interest Rate: 1.58 %

Term:

Principal and Interest

Payment: \$4,763.47

Dated at: Mississauga, this 5 day of July, 2021.

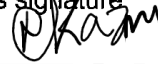
Witness: (as to all signatures, if applicable)



Chargor's signature



Chargor's signature



Chargor's signature



Charge/Mortgage of Land

Reference No.
3462186

B

Form 2 - Land Registration Reform Act, 1984

FOR OFFICE USE ONLY		(1) Registry <input type="checkbox"/>	Land Titles <input type="checkbox"/>	(2) Page 1 of 2 pages	
		(3) Property Identifier(s)	Block	Property [REDACTED]	
		(4) Principal Amount ONE MILLION THREE HUNDRED SIXTY-FIVE THOUSAND DOLLARS AND ZERO CANADIAN CENTS Dollars \$ 1,365,000.00			
		(5) Description City of Richmond Hill Regional Municipality of York, PINs: 031960335			
	New Property Identifiers Executions	Additional: See Schedule <input type="checkbox"/>			
	(6) This Document Contains:	(a) Redescription New Easement Plan/Sketch <input type="checkbox"/>	(b) Schedule for: Description <input type="checkbox"/>	Additional Parties <input type="checkbox"/> Other <input checked="" type="checkbox"/>	(7) Interest/Estate Charged Fee Simple
(8) Standard Charge Terms - The parties agree to be bound by the provisions in Standard Charge Terms filed as number 201812 and the Chargor(s) hereby acknowledge(s) receipt of a copy of these terms.					
(9) Payment Provisions					
(a) Principal Amount \$ 1,365,000.00		(b) Interest Rate See Schedule of Additional Terms		(c) Calculation Period See Schedule of Additional Terms	
(d) Interest Adjustment Date	Y M D 2021 07 06	(e) Payment Date and Period	6th day of every month		
(g) Last Payment Date	2026 07 06	(h) Amount of Each Payment	FOUR THOUSAND SEVEN HUNDRED SIXTY-THREE DOLLARS AND FORTY-SEVEN CENTS Dollars \$ 4,763.47		
(i) Balance Due Date	2026 07 06	(j) Insurance	See paragraph of Standard Charge Terms No.201812 Dollars \$		
(10) Additional Provisions Refer to Schedule of Additional Terms					
Continued on Schedule <input checked="" type="checkbox"/>					
(11) Chargor(s) The chargor hereby charges the land to the chargee and certifies that the chargor is at least eighteen years old and that					
The chargor(s) acknowledge(s) receipt of a true copy of this charge.					
Name(s)		Signature(s)		Date of Signature	
KAZMI, Rizwan		[Signature]		Y M D 21 07 05	
KAZMI, Muhammad Murtuza		[Signature]		Y M D 21 07 05	
KAZMI, Narjis Fatima		[Signature]		Y M D 21 07 05	
(12) Spouse(s) of Chargor(s) I hereby consent to this transaction.					
Name(s)		Signature(s)		Date of Signature	
				Y M D	
(13) Chargor(s) Address for Service, Ontario					
(14) Chargee(s) Canadian Imperial Bank of Commerce					
(15) Chargee(s) Address for Service PO Box 115, Commerce Court Postal Station, Toronto ON M5L 1E5					
(16) Assessment Roll Number of Property		Cty.	Mun.	Map	Sub. Par.
(17) Municipal Address of Property [REDACTED] Richmond Hill, Ontario, L4E 3K2		(18) Document Prepared by: Waseem Kala 405, Britannia Road East, Suite Suite 101B, Mississauga, Ontario, L4Z 3E6			
		FOR OFFICE USE ONLY		Fees	
				Registration Fee	
				Total	



Schedule of Additional Terms

Mortgage Type

- ☒ CIBC Variable Flex Mortgage®
☐ Variable Rate Open Mortgage

Mortgage Identification

Mortgage Number

[REDACTED]

Date

JULY 6 2021

Borrower(s)

RIZWAN KAZMI and MUHAMMAD MURTUZA KAZMI and NARJIS FATIMA KAZMI

CIBC Variable Flex Mortgage

Interest Rate

(Box 9(b))

The interest rate for the CIBC Variable Flex Mortgage is equal to the CIBC Prime Rate minus -0.87% a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is 2.45% a year. Therefore, the CIBC Variable Flex Mortgage rate as of the date of the mortgage is 1.58% a year.

Calculation Period

(Box 9(c))

Interest is calculated daily using a simple interest formula, which is the same as if it was calculated yearly, not in advance.

Variable Rate Open Mortgage

Interest Rate

(Box 9(b))

The interest rate for the variable rate open mortgage is equal to the CIBC Prime Rate % a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is % a year. Therefore, the variable rate open mortgage rate as of the date of the mortgage is % a year.

Calculation Period

(Box 9(c))

Interest is calculated daily using a simple interest formula, which is the same as if it was calculated yearly, not in advance.



Acceptable Forms of Identification

Prior to disbursement of funds, we require you to ascertain the identity of each mortgagor, guarantor and, where applicable, signing officer. Each mortgagor, guarantor and where applicable, signing officer must present to you for examination one piece of Identification from the table below.

("Acceptable Identification"). Identification must have the person's name and photo. All identification must be original, valid, legible and not substantially damaged. Each mortgagor, guarantor and signing officer is required to be physically present when you ascertain his or her identity. The expiry date must be recorded for all documents except Certificate of Canadian Citizenship and Certificate of Naturalization.

If a mortgagor, guarantor or signing officer does not have any Acceptable Identification, please complete Section 3 of the IVF Form and send it to us immediately for review.

Acceptable Identification

- Canadian Passport
- Certificate of Canadian Citizenship or Certificate of Naturalization with photo (laminated card only)
- Certificate of Indian Status issued by Government of Canada
- Correctional Service Canada identification card with the individual's name and photo
- Driver's license issued in Canada, as permitted to be used for identification purposes under provincial law
 - If a driver's license is presented, record the jurisdiction (province, territory or state) and country in which the license was issued.
 - In Quebec only, a driver's license can be used only if an individual volunteers it when asked for identification.
- In British Columbia (BC) the following types of BC Services Card can be used as ID:
 - BC Service Card
 - BC Driver's Licence & Services Card
- Document or card, with the individual's photo and signature, issued by any of the following authorities or their successors:
 - Alberta registries
 - Department of Government Services and Lands of the province of Newfoundland and Labrador
 - Department of Service, Nova Scotia and Municipal Relations
 - Department of Transportation and Public Works of the province of Prince Edward Island
 - Department of Transportation of the Northwest Territories
 - Insurance Corporation of British Columbia
 - Saskatchewan Government Insurance
 - Service New Brunswick
 - Department of Community Government and Transportation of the Territory of Nunavut
- Ontario Photo Card issued by the government of Ontario
- Manitoba Identification Card (MPIC) issued by the Manitoba Public Insurance Corporation
- NEXUS or CANPASS Air membership card issued by Canada Border Services Agency or United States Customs and Border Protection
- Government of Canada employee identity card with the individual's name and photo
- Liquor Control Board Age of Majority (BYID) card
- Provincial or federal police force identification
- Permanent Resident (PR) Card
- Provincial health card for Quebec and British Columbia only, as permitted to be used for identification purposes under provincial law.
 - In Quebec, can only be used if the individual volunteers it when asked for identification.
- Canadian Firearms License
- Canadian Forces Identification card
- United Kingdom passport
- United States passport
- United States Permanent Resident Card (Green Card)
- United Kingdom driver's license
- United States driver's license
- United States Certificate of Citizenship
- United States Certificate of Naturalization

- Yukon General ID



Mortgage Number: [REDACTED]

CIBC Mortgages Inc.
PO Box 115 Commerce Court Postal Stn
Toronto ON M5L 1E5

Mortgage Approval

Date	May 28, 2021.
Borrower(s)	RIZWAN KAZMI MURTUZA MUHAMMAD KAZMI NARJIS F KAZMI
Mortgage Number	[REDACTED]
Commitment	<p>Your application for a first charge priority mortgage on the property described below has been approved. The conditions of the approval are outlined in this document.</p> <p>The approval is conditional on your title to the property being satisfactory to us. This commitment is not transferable and may not be assigned. In this document, "you" and "your" refer to every person who has signed this Mortgage Approval. "We," "our" and "us" refer to CIBC Mortgages Inc.</p>
Property	<p>Address: [REDACTED], RICHMOND HILL, ON, L4E 3K2</p> <p>Legal Description: PL 136 RP 65R38340 PT 3</p> <p>Tenure: Freehold</p> <p>Type: New Construction</p>
Mortgage Purpose	Purchase
Purchase Price	\$1,745,000.00
Mortgage Type	Conventional
Other Conditions	<p>We require the following:</p> <p>The property must be enrolled with Tarion Warranty Corporation.</p> <p>No funds will be advanced until these conditions have been met.</p>
Other	SOLICITOR TO VERIFY THAT OTP IS COMPLETE WITH ALL SCHEDULES INCLUDED
Cancellation	<p>We have the right to cancel this commitment for any reason if no mortgage money has been advanced by July 6, 2021, which is the commitment expiry date.</p> <p>We may cancel this commitment at any time, whether you have signed it or not, if there has been a material change to the financial status of any borrower or guarantor as set out in the application, or if there has been a material change to the property that adversely affects its value, or if there is a material inaccuracy or misrepresentation in the application or in the documents that support the application.</p>
Mortgage Amount	Net Mortgage Amount: \$1,365,000.00

Mortgage Number: [REDACTED]**Term &
Amortization****Total Mortgage Amount:** \$1,365,000.00**Term:** 60 months**Amortization:** 30 years**Maximum Amortization:** 30 years**Interest Rate**

To avoid consequences due to a possible change in the CIBC Prime Rate, the mortgage document must be signed and dated in the same month as this approval. If not, you must contact us to verify the interest rate and payment.

The annual rate of interest on your CIBC Variable Flex Mortgage® is variable. It will be equal to the CIBC Prime Rate in effect at any given time plus -0.870%. We will calculate interest daily using a simple interest formula, which is the same as if it were calculated yearly, not in advance. Interest is calculated by multiplying the outstanding principal amount by the current mortgage rate in effect at the time. The result is then divided by 365 and then multiplied by the number of days in the payment period during which that current mortgage rate was in effect. Interest is calculated in this way whether or not it is a leap year. Interest is payable on each regular payment date.

As of the date of this Mortgage Approval, the CIBC Prime Rate is 2.450%. If the principal amount were advanced to you today, the interest rate on these funds would be 1.580%. The CIBC Prime rate may change between the date of this statement and the date we advance funds to you.

The variable interest rate will change **automatically** every time there is a change in the CIBC Prime Rate, without notice to you. You can always find the current CIBC Prime Rate at any CIBC branch in Canada or at www.cibc.com.

Interest is payable on the loan amount at whatever rate is in effect for you at the time until the total loan amount has been paid, both before and after the balance due date, before and after default, and before and after any court judgment we obtain against you.

**Registered
Payment Amount**

The payment amount that will be shown in the registered mortgage is \$4,763.47.

Even though the registered mortgage will contain the payment amount shown above, we approve your request for the following payment terms:

Payments

Payment Frequency: Your regular payments on the mortgage will be payable monthly.

Amount of Each Payment:

Principal & Interest Payment Amount: \$4,763.33

Tax Component: \$0.00

Total Payment Amount: \$4,763.33

Payments may be made at any branch of the Canadian Imperial Bank of Commerce. We also offer arrangements for you to make payments by pre-authorized withdrawals from your bank account, without service charges.

Designated Amount

If the regular mortgage payment is not sufficient to cover the interest, the difference will be added to the mortgage debt.

The Designated Amount for your mortgage is \$1,433,250.00.

Mortgage Number: [REDACTED]

If at any time the outstanding loan amount exceeds the Designated Amount, you must do one or more of the following:

- increase the amount of your regular payment so the mortgage will be repaid completely over the remaining time in the original amortization period;
- reduce the loan amount owing by making a lump sum payment to reduce the outstanding loan amount below the Designated Amount;
- convert the mortgage to a fixed rate mortgage according to the requirements outlined under "Converting Your Mortgage."

If you do not do this, we have the right to:

- require you to pay the entire loan amount immediately; or
- increase your regular payment amount so that the mortgage will be repaid completely over the remaining time in the original amortization period.

Property Taxes

You are responsible to pay all realty taxes when they are due. The tax clause is to remain in the mortgage document. The payment to us of a regular tax component will not be required as long as you continue to own the property and realty taxes are paid when due.

Due Dates

Interest Adjustment Date: July 6, 2021

First Regular Payment Date: August 6, 2021

Maturity Date: July 6, 2026

The interest adjustment date is one payment period before your first regular payment date.

Interest on Advances Up To the Interest Adjustment Date

Interest on advances up to the interest adjustment date will be calculated at the CIBC Prime Rate in effect on the date of the advance plus -0.870%. Interest is calculated daily using a simple interest formula, which is the same as calculated yearly, not in advance. You must pay this interest on the interest adjustment date.

You agree the accrued interest on advances will be debited from the bank account set up for your regular mortgage payments on the interest adjustment date.

Interest on Advances After the Interest Adjustment Date

If, at the time of an advance after the interest adjustment date established for the initial term of the mortgage, our current interest rate is more than the interest rate for the initial term of the mortgage, you will be required to buy down the current interest rate for the amount being advanced.

Completion Advance

Advances of this mortgage are not to be disbursed until the building is completed in all respects and is ready for occupancy.

When construction is completed you must notify us and request a final inspection of the property before funds will be advanced. Alternatively, the CIBC branch will either complete an inspection or arrange an inspection by an appraiser or the insurer. You are responsible for all costs associated

Repair and Construction Lien/Legal Hypothecs Holdbacks

with the final inspection. If construction is complete, we will authorize the advance.

To protect your interests, we recommend you consult with your solicitor for a clear definition of your responsibility under the *Construction Lien Act*. We will not be retaining a construction lien holdback.

Plans and Specifications

Construction must conform to the plans and specifications approved by us. Any alterations in the plans or specifications must have our prior written approval. The quality of construction must not be less than that required by the National Building Code and is to meet all other applicable government requirements for residential properties.

Legal and Other Costs

You are responsible for paying all legal fees and expenses related to the mortgage and requirements outlined in this approval, even if the mortgage is not completed.

A property valuation fee of \$300.00 will be deducted from the mortgage advance. This does not apply if the mortgage default insurance is obtained from Canada Mortgage and Housing Corporation (CMHC) or another mortgage default insurer approved by us.

Survey Requirements

You must provide a Plan of Survey or Surveyor's Certificate signed by a qualified land surveyor. The Plan or Certificate must show the size of the lot and the location of the buildings on the land.

Fire and Hazard Insurance

You must provide evidence of insurance against fire and other hazards for not less than the full replacement value of the property. Loss must be payable to CIBC Mortgages Inc. as first mortgagee and may only be subject to the standard mortgage clauses. This evidence must be given to our solicitor, notary or service provider before funds are advanced.

Prepaying Your Mortgage

If your property has more than four living units or if any part of your property is used for commercial, industrial or other non-residential purposes, you have no prepayment rights.

To qualify for any of the prepayment privileges outlined here, you must meet the following conditions:

- you must have met all of your obligations under the mortgage;
- your property must contain no more than four living units or be a single residential condominium unit; and
- no part of your property may be used for commercial, industrial or other non-residential purposes.

Increasing the amount of your payments

You may increase the amount of your regular payment at any time without a prepayment charge. The total of these increases during the term of your mortgage cannot be more than 100% of the original regular payment amount. These payment increases can only be made if the amortization period that results from the increased payment amount is 5 years or more.

Making prepayments without a prepayment charge

In each calendar year, you may prepay up to 20% of the original principal amount without paying a prepayment charge. The following conditions apply to making lump-sum prepayments:

- you can make more than one prepayment in a calendar year, but the total of all prepayments in any calendar year cannot be more than the 20% limit;
- each prepayment must be at least \$100.00;
- if you do not use any or all of this privilege in a calendar year, you cannot carry forward any unused portion of the privilege to future calendar years; and
- this privilege of prepayment without a prepayment charge does not apply when you prepay the entire principal amount of the mortgage, even if you have not used this privilege in the calendar year when the mortgage is paid off.

Making prepayments with a prepayment charge

In addition to these privileges, you may prepay more than the 20% allowed in a calendar year or prepay all of the outstanding principal amount of your mortgage before the maturity date. However, a prepayment charge will apply. This prepayment charge will be payable in addition to regular interest at the rate specified in your mortgage.

If you are making a **partial** prepayment, the prepayment charge will be equal to three months' interest on the amount of your prepayment that is more than the 20% allowed in that calendar year. The interest costs will be calculated at the CIBC Prime Rate in effect on the date of prepayment.

If you are paying the **entire** outstanding principal amount, the prepayment charge will be three months' interest on the total amount you are prepaying. The interest rate we will use to calculate the prepayment charge will be the CIBC Prime Rate in effect on the date we prepare the mortgage payout statement.

If you want to prepay the **entire** outstanding principal amount of your mortgage, you can ask us to provide you with a statement of the amount required to pay off your mortgage loan amount. You can specify the date you wish to make the full **prepayment**. However, the date you select cannot be later than 30 days after the date you request us to prepare the statement. The date you choose is called the Statement Effective Date.

We will not process any mortgage payments, or any other payments that we receive, between the date we prepare the mortgage payout statement and the Statement Effective Date. We will charge you interest on accrued interest and on any amounts we do not process, including your regular mortgage payments, during this time. If you do not pay off your mortgage on the Statement Effective Date, we will, within 60 days following the Statement Effective Date, process all mortgage payments, and any other payments that

we did not process between the date we prepared the mortgage payout statement and the Statement Effective Date.

Example of estimating the prepayment charge

Martin has a CIBC Variable Flex Mortgage. His original principal amount was \$150,000.00.

A - Estimating the prepayment charge on a partial prepayment

Each year he is allowed to make a 20% prepayment, which is \$30,000.00, without any prepayment charges. He has not made a prepayment in the current calendar year.

He wants to make a payment of \$35,000.00 to reduce his mortgage. He can prepay \$30,000.00, without a prepayment charge, but he must pay a prepayment charge on the remaining \$5,000.00.

Because Martin has a CIBC Variable Flex Mortgage, the prepayment charge is equal to three months' interest at the current CIBC Prime Rate in effect on the prepayment date, which is 5.000%.

Here is how Martin can estimate the prepayment charge on his partial prepayment.

- | | |
|--|------------|
| Step 1: The amount that is more than his 20% prepayment privilege | \$5,000.00 |
| Step 2: The CIBC Prime Rate in effect on the date of prepayment (written as a decimal). Thus, 5.000% = 0.050. | 0.050 |
| Step 3: He multiplies the prepayment amount by the interest rate. This is equal to an estimate of one year's interest. | \$250.00 |
| Step 4: He divides the annual interest cost by 12 to get an estimate of one month's interest. | \$20.83 |
| Step 5: He multiplies one month's interest by three to get an estimate of three months' interest. This is an estimate of the prepayment charge. | \$62.49 |

When Martin makes his partial prepayment, he needs to pay an estimated additional amount of \$62.49 to pay for the prepayment charge.

You should call CIBC Mortgages Inc. at 1 888 264-6843 to find out the exact amount of your prepayment charge or if you have questions on calculating your prepayment charge. The amount above is only an estimate and is likely to be lower or higher than the actual prepayment charge. You can also visit the CIBC website at www.cibc.com to estimate your prepayment charge by using the online Mortgage Prepayment Charge Calculator.

B - Estimating the prepayment charge to pay off the mortgage

If Martin wanted to pay off the entire principal amount, he would estimate the prepayment charge in a different way. In this case, the prepayment charge would be equal to three months' interest on the entire amount he is prepaying,

Mortgage Number: [REDACTED]

calculated at the interest rate in effect on the date the mortgage payout statement is prepared.

Martin still owes \$60,000.00 on his mortgage. If the mortgage payout statement were prepared today, and if the current interest rate on Martin's mortgage is 5.000%, here is how Martin estimates the prepayment charge to pay off the entire mortgage.

Step 1: The total amount of the prepayment. \$60,000.00

Step 2: The CIBC Prime Rate in effect on the date of the mortgage payout statement is prepared (written as a decimal). Thus, 5.000% becomes 0.050. 0.050

Step 3: He multiplies the total amount of the prepayment by the interest rate. This is equal to an estimate of one year's interest. \$3,000.00

Step 4: He divides the annual interest cost by 12 to get an estimate of one month's interest. \$250.00

Step 5: He multiplies one month's interest by three to get an estimate of three months' interest. This is an estimate of the prepayment charge. \$750.00

When Martin pays off his mortgage, he will need to pay an estimated additional amount of \$750.00 to pay for the prepayment charge. This is only an estimate. The mortgage payout statement will show Martin what the prepayment charge will be as long as he pays off the mortgage on the Statement Effective Date.

You should call CIBC Mortgages Inc. at 1 888 264-6843 to find out the exact amount of your prepayment charge or if you have questions on calculating your prepayment charge. The amount above is only an estimate and is likely to be lower or higher than the actual prepayment charge. You can also visit the CIBC website at www.cibc.com to estimate your prepayment charge by using the online Mortgage Prepayment Charge Calculator.

Inspection

If we, or any of our agents, have reason to believe that the property is not in compliance with any federal, provincial or municipal laws or regulations regarding the environment, we, or our agents, may enter and inspect your property. We may also conduct any environmental testing, site assessment, investigation or study that we think is necessary. You must pay for all reasonable costs associated with this, plus interest at the mortgage rate, from the day we incur the expense. You must pay us these expenses, plus the interest, immediately, and they will be a charge on the property.

We will not be considered to have taken possession, management, or control of the property by taking any of these actions.

If you sell or transfer your property

Our written approval must be obtained before your property is transferred to anyone else, or before an agreement is made to transfer your property to anyone else. At our option we may require that the entire loan amount be paid immediately (including the outstanding principal amount, accrued interest, any

Mortgage Number: [REDACTED]

prepayment charges and any other amounts owing), if any of the following occurs:

- if you transfer your property without first applying to us in writing for approval of the terms of the transfer and approval of the person that you wish to transfer your property to; or
- if you transfer your property without first obtaining our written approval of the terms of the transfer and our written approval of the person that you are transferring to; or
- if the person you transfer your property to does not enter into an assumption agreement with us that is satisfactory to us. In an assumption agreement that is satisfactory to us, the person that you transfer your property to will agree to assume this mortgage and any amendments to it and any related agreements, and to be bound by all the terms, conditions and obligations of the mortgage, amendments and related agreements.

If we accept any payment from any person who we have not first approved in writing, that will not mean that we have granted our prior written approval or that we have given up our right to require you to pay the entire loan amount immediately.

You agree to give us sufficient information to enable us to decide whether to give our written approval. After we have received this information, we will make our decision as soon as possible.

If you exercise this privilege, there may be an administration and processing fee. You must pay us these fees immediately. If you do not, we may declare that the mortgage is in default, or add these amounts to the loan amount, or do both.

Converting Your Mortgage

If you have met all of your obligations under the mortgage, you may convert the mortgage to a CIBC brand fixed rate closed mortgage having a term of three years or more. The interest rate and the terms in effect at the time for the mortgage you choose will apply. You can only do this if your property contains no more than four living units or is a single condominium unit. You can do this without paying a prepayment charge.

The following conditions also apply to converting your mortgage:

- you must apply in person at any CIBC branch;
- you must sign our mortgage conversion or amending agreement, which will contain all changed terms and conditions of the mortgage option you select;
- the interest rate will be the interest rate that is in effect for the mortgage option you select on the date you sign the mortgage conversion or amending agreement;
- you must pay us any administration and processing fees that apply to converting the mortgage;
- you must pay us any interest that results from a change in the frequency of your regular mortgage payments, as well as any deferred interest; and

- you must pay all legal expenses related to converting your mortgage, including the costs of registration of the conversion documents.

You must pay us all amounts related to converting your mortgage immediately. If you do not pay them, we may declare that you are in default on the mortgage, or we may add these amounts to the loan amount, or we may do both.

Once the mortgage has been converted, the prepayment privileges of the original mortgage will no longer apply. Any prepayment privileges will be contained in the conversion or amending agreement you sign.

Identification

Each borrower and guarantor will be required to produce identification acceptable to us at the time the mortgage is signed and before funds are advanced. This identification must meet the requirements of the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act (Canada)* and Regulations.

Solicitor/Notary/ Service Provider

The legal work (or in the case of a service provider, certain work) on our behalf will be done by:

Waseem Kala
Waseem Kala Professional Corp.
101B-405 Britannia Rd E
Mississauga, ON, L4Z 3E6

You or your solicitor or notary should deliver your title deeds to our solicitor, notary or service provider immediately. As soon as possible, you should also send the survey and insurance policy to our solicitor, notary or service provider.

These documents are required before any funds may be advanced. All documentation must be acceptable to us and to our solicitor or notary.

Contractual Understanding

Where the terms of this approval and the mortgage vary, the terms of this approval will prevail and continue to prevail even after the signing, registration and delivery of the mortgage and the advance of any funds.

Collecting, Using, and Disclosing Your Personal Information

During the course of our relationship we may collect financial and related information about you. This information includes:

- information about your mortgage,
- information about your transactions using our products and services,
- information to identify you or qualify you for products and services, and
- information we need for regulatory purposes.

We may collect this information from a number of different sources including your application for this mortgage, references you provide, credit reporting agencies, other financial institutions, service providers, our internal records and from individuals authorized to act on your behalf.

We may use your personal information to open, process, service, maintain and collect upon your mortgage. We will use and disclose your personal information according to CIBC's privacy policies which are outlined in CIBC's

Mortgage Number: [REDACTED]

brochure, "Your Privacy Is Protected." This privacy policy may be amended, replaced or supplemented from time to time. You can get information on our current privacy policy by contacting any branch of CIBC.

You agree that we may enter into this mortgage on behalf of another entity, as an agent or nominee, and also that we may assign this mortgage to another entity. In these cases, the entity is known as the "beneficial owner." We can do this whether or not the beneficial owner is named in this mortgage. You also agree that we may insure this mortgage with CMHC or such other mortgage insurer approved by us from time to time. We may disclose your personal information to the beneficial owner, its agent, and any person or entity to which the beneficial owner assigns the mortgage and to any mortgage insurer. We may also disclose your personal information to any service provider. A service provider is any person or entity that:

- is involved in the servicing, maintenance, collection or operation of the mortgage; or
- provides services or benefits to you under the mortgage, including loyalty programs.

Your personal information includes all information provided by you or obtained by us in connection with your mortgage application, and ongoing information and documentation about you and your mortgage sufficient for the beneficial owner, agent, assignee, mortgage insurer and service provider to administer the mortgage and exercise their rights under it.

CIBC Mortgages Inc.: We acknowledge that we have completed two copies of this approval and provided the borrower with a signed copy.



CIBC Representative

May 28, 2021

Date

Acknowledgements by Borrower(s):

By signing below, you:

- acknowledge that you have received and read a signed copy of this approval;
- accept all of the terms and conditions of this approval;
- accept notices from us by mail, fax, e-mail or internet; and
- understand and agree that CIBC provides services under this mortgage as an agent of CIBC Mortgages Inc.

Mortgage Number: [REDACTED]

RIZWAN

First Name

Signature

Middle Name

KAZMI

Last Name

Date

05/07/2021

MURTUZA

First Name

Signature

MUHAMMAD

Middle Name

KAZMI

Last Name

Date

05/07/2021

NARJIS

First Name

Signature

F

Middle Name

KAZMI

Last Name

Date

05/07/2021

Witness:

WASEEM

First Name

Address

Signature

Middle Name

KALU

Last Name

Date

1018-405 BRITANNIA RD. E. MISSISSAUGA, ON L4Z 3E6

05/07/2021

® Registered trademark of CIBC.



Mortgage Loan Number: [REDACTED]

CIBC Mortgages Inc.
PO Box 115 Commerce Court Postal Stn
Toronto ON M5L 1E5

Mortgage Disclosure Statement

Date June 21, 2021.

Borrower(s) RIZWAN KAZMI
MURTUZA MUHAMMAD KAZMI
NARJIS F KAZMI

Mortgage Loan Number 346 218 6

Property [REDACTED] RICHMOND HILL, ON

Information Box This Information Box contains a summary of key information about your mortgage loan. Please read the entire document for full details.

Principal Amount	\$1,365,000.00
Annual Interest Rate	1.580% The annual interest rate is variable. Interest is calculated daily using a simple interest formula and charged on each regular payment date.
Determination of Interest	Your interest rate is expressed as today's CIBC Prime Rate* plus or minus an adjustment factor. Your interest rate is the CIBC Prime Rate plus -0.870% . As of June 21, 2021 , the CIBC Prime Rate is 2.450% . Your interest rate will vary automatically if and when the CIBC Prime Rate varies. * CIBC Prime Rate means the variable annual interest rate that CIBC publishes from time to time as a point of reference.
Annual Percentage Rate	1.585% The Annual Percentage Rate (APR) is the interest rate for a whole year (annualized) including any applicable fees, as of the date of the Mortgage Disclosure Statement.
Term	60 months Your mortgage loan is closed for the entire term. This means you cannot pay down more of your mortgage loan than the amount of your prepayment privilege without paying a prepayment charge.
Date of Advance	July 6, 2021 This is the date your funds will be advanced. Interest will be calculated and charged from this date.

Mortgage Loan Number: [REDACTED]

Payments	<p>\$4,763.33 payable monthly, on the 6th day of the month</p> <p>Your payment is payable monthly and includes payment toward principal and interest.</p>
Amortization Period	<p>30 years</p> <p>Based on the current terms and conditions, your mortgage loan will be paid in full in 30 years.</p>
Prepayment Privilege	<p>Without paying a prepayment charge, you may:</p> <ul style="list-style-type: none"> during the term of your mortgage loan, increase your regular mortgage loan payment by up to 100% of your original mortgage loan payment amount provided the resulting amortization period remains 5 years or more; in each calendar year, prepay up to 20% of the original principal amount toward the outstanding balance of your mortgage loan.
Prepayment Charges	<p>You will pay a prepayment charge if you prepay more of your mortgage loan than the prepayment privilege allows.</p> <p>Your prepayment charge will be three months interest on the amount you prepay calculated at the CIBC Prime Rate.</p>
Default Insurance	Not applicable
Other Fees	<p>Discharge Fee*:</p> <ul style="list-style-type: none"> If principal balance is \$1,000 or less on payout: \$95.00 If principal balance is over \$1,000 on payout: \$300.00 <p>Transfer out /Assignment Fee*: \$300.00</p> <p>Dishonoured Payment Fee (applies only to payments drawn from a non CIBC brand deposit account): \$45.00</p> <p>Assumption Fee or Transfer of Title: \$150.00</p> <p>Property Valuation Fee: \$300.00</p> <p>Cancellation Fee upon sale of the subject property prior to full advance of construction mortgage loan. This cancellation fee will be charged in addition to any prepayment charge: Greater of \$3,500.00, or 1/2 of 1% of the approved mortgage loan amount</p> <p>Progress Draw Processing Fee:</p> <ul style="list-style-type: none"> For up to four advances (charged on the first advance): \$700.00 For the 5th and each subsequent advance: \$100.00 <p>Fees will be charged for providing other administrative or clerical services at borrower's request, including but not limited to:</p>

Mortgage Loan Number: [REDACTED]

	<p>Providing copies of existing documents from the borrower's file per item (e.g. copy of registered mortgage/charge, (Deed of Hypothecary Loan in Quebec), survey, annual statement, etc.): \$30.00 + GST/HST</p> <p>Fee for providing duplicate documents (e.g. discharge, assignment, etc.): \$100.00 + GST/HST</p> <p>Hourly fee for audited verification (any 12 month period) or detailed breakdown of Payment History or Tax Account: \$30.00 + GST/HST</p> <p>Fees for other special requests by the borrower for similar services of an administrative or clerical nature will be charged at CIBC's fee in effect at the time the service is provided.</p>
	<p>*If your mortgage loan is under a CIBC Home Power Plan®, these fees will be charged only when the full amount of the CIBC Home Power Plan Debt is paid off and you request a discharge or assignment of the registered mortgage/charge.</p>

Principal Amount

The principal amount of your mortgage loan is \$1,365,000.00. This amount must be repaid by you.

Disbursement

On July 6, 2021, we will advance to you \$1,364,700.00. This amount equals the principal amount minus deductions for the following charges:

Property Valuation Fee \$300.00

Total Charges \$300.00

The actual amount of money that we advance to you may be less if we hold back an amount for repairs. Any money held back for repairs may be paid to you at a later date.

This advance may be paid to someone else if you direct us to pay them instead of you.

Once we advance you these funds, we will begin to calculate interest on the amount advanced. Interest is calculated from the date we advance you the funds to the interest adjustment date. Interest is calculated daily, not in advance. You must pay the interest from the date we advance you the funds up to the interest adjustment date. This amount is payable on the interest adjustment date, or when we invoice you for it. After the interest adjustment date, any interest on the mortgage loan amount will be paid as part of your regular mortgage loan payments.

Additional Costs

You will be responsible to pay for costs or fees associated with the following:

- legal fees;
- survey costs or fees; and
- appraisal or inspection fees.

Interest Adjustment Date

The interest adjustment date is one payment period before your first regular payment date.

We will charge you interest on the mortgage loan from the date we advance the money. Any interest that accrues between the date we advance the money and the interest adjustment date must be paid on the interest adjustment date. Interest that accrues on the mortgage loan after the interest adjustment date will be paid by you as part of your regular mortgage loan payments.

Annual Interest Rate

Note: All interest rates in this Disclosure Statement have been rounded to the nearest 1/8 of 1% and are annual rates.

The annual rate of interest on your CIBC Variable Flex Mortgage® is variable. It will be equal to the CIBC Prime Rate in effect at any given time plus -0.870%. We will calculate interest daily using a simple interest formula, which is the same as if it was calculated yearly, not in advance. Interest is calculated by multiplying the outstanding principal amount by the current mortgage loan rate in effect at the time. The result is then divided by 365 and then multiplied by the number of days in the payment period during which that current mortgage loan rate was in effect. Interest is calculated in this way whether or not it is a leap year. Interest is payable on each regular payment date.

As of the date of this Disclosure Statement, the CIBC Prime Rate is 2.450%. If the principal amount were advanced to you today, the interest rate on these funds would be 1.580%. The CIBC Prime rate may change between the date of this statement and the date we advance funds to you.

The variable interest rate will change **automatically** every time there is a change in the CIBC Prime Rate, without notice to you. You can always find the CIBC Prime Rate in effect at any time at any CIBC branch in Canada or at www.cibc.com.

Interest is payable on the mortgage loan amount at the rate in effect for you from time to time. Interest is payable at this rate until the total mortgage loan amount has been paid, both before and after the balance due date, before and after default, and before and after we obtain any court judgment against you.

Term and Amortization

The term of the mortgage loan is 60 months. The amortization period is 30 years, which is based on interest rates in effect on the date of this Disclosure Statement.

Because your mortgage loan is a variable rate mortgage loan, the interest rate on your mortgage loan will change from time to time. As a result, the amortization period of the mortgage loan may change, as explained below.

Even though the interest rate will change from time to time, your regular payments will stay the same, unless you change them. As described below under "Payments," your regular payments are applied to any interest owing before they are applied to the principal amount.

If the annual rate of interest **decreases**, a larger portion of the regular payment will be applied to principal and a smaller portion to interest. As a result, the amortization period of the mortgage loan may be reduced.

If the interest rate **increases**, a larger portion of the regular payment will be applied to the interest and a smaller portion of the payment will be applied to

Mortgage Loan Number: [REDACTED]

the principal amount. The result will be that you will owe more on the balance due date than the amount shown below under "Balance Due on Maturity."

If the interest rate rises above 4.188%, your regular payment amount that is intended to cover the principal and interest payable on each regular payment date will not be enough to cover the interest payable on each regular payment date. If this happens, the amortization period of your mortgage loan may increase. In these cases, you will be required to increase your regular payment amount so that the mortgage loan will be repaid in full over the remaining time left in the original amortization period.

Payments

First Payment Date: The first regular payment will be due on August 6, 2021.

Payment Frequency: Your regular payments on the mortgage loan will be payable monthly, on the 6th day of the month.

Amount of Each Payment: The amount of each principal and interest payment will be \$4,763.33.

Total Principal and Interest Payments For The Mortgage Loan Term: Your total principal and interest payments over the 60-month term of your mortgage loan will be \$285,799.80.

How We Apply Your Payments: We will apply your regular payments in the following order:

1. To pay any collection expenses.
2. To pay any CIBC Creditor Insurance premiums on the mortgage loan.
3. To bring into good standing any accounts related to the mortgage loan for which we hold funds for payment to others or from which amounts are debited, including tax accounts.
4. To pay any applicable administration and processing fees.
5. To pay interest or reduce the interest (including deferred interest, and any outstanding or late interest charges) on the principal amount accumulated up to but not including the payment date.
6. To reduce the principal amount.

However, if you do not meet one or more of your obligations, we may apply any payments or any other money we receive during the period of default in whatever order we choose. You can always contact us to find out the amount of interest in arrears at any time, if any.

Decreasing the Amount of Your Payment: You may decrease the amount of your payments provided that the resulting amortization period is not longer than the remaining time left in the original amortization period. To qualify, you must meet the following conditions:

- you must have met all of your obligations;
- your property must have no more than four living units or be a single residential condominium unit; and
- no part of your property may be used for commercial, industrial or other non-residential purposes.

Mortgage Loan Number: [REDACTED]**Your Cost of Borrowing**

The total cost to you for borrowing includes all interest costs for the term of the mortgage loan as well as all non-interest charges described in this Disclosure Statement, including administration and processing fees. It does not include the principal amount borrowed.

Interest Charges: Your interest charges, based on the interest rate as of the date of this statement, will be \$100,809.40.

Non-Interest Charges: The following non-interest charges will apply to your mortgage loan:

Property Valuation Fee	\$300.00
------------------------	----------

Total Cost of Borrowing: Your total cost of borrowing for this mortgage loan will be \$101,109.40. This is an estimate based on the interest rate as of the date of this statement and based on the payment amount and schedule for principal and interest payments outlined in this Disclosure Statement.

Annual Percentage Rate (APR): The cost of borrowing for your mortgage loan, expressed as an annual rate, is 1.585%. This is based on the interest rate as of the date of this Disclosure Statement and other charges known as of the date of this statement, and on the basis that interest is calculated daily, using a simple interest formula, which is the same as if it was calculated yearly, not in advance.

Default Charges and Other Charges

Default Charges: If you do not make any payment when it is due, or you do not meet any one or more of your obligations, we may charge you for:

- interest on overdue principal and interest at the interest rate payable under the mortgage loan;
- legal costs to collect payments;
- reasonable costs, including legal fees, that we incur or that someone else incurs on our behalf, except fees paid to CIBC employees; and
- fees for returned cheques or payments that are not honoured.

Interest on Tax Account: If we pay property taxes on your behalf, and if at any time the amount you have paid us for taxes is less than the amount we have paid for taxes, we will charge you interest at the mortgage loan rate on the difference.

Property Tax Information Charges: If we pay property taxes on your behalf, you will be required to repay to us any costs we incur in paying your property taxes, including amounts charged by the taxing authority for providing information about your property taxes, for sending us your property tax invoices, or for accepting property tax payments from us on your behalf.

Other Non-Interest Charges: You may be required to pay us administration and processing fees for providing you with services of an administrative or clerical nature.

A list of current administration and processing fees and other non-interest charges is attached to this Disclosure Statement. These fees and charges may

Balance Due on Maturity

change at any time without notice to you. You will have to pay the charge that is in effect at the time the service is provided to you.

You must pay the balance of the mortgage loan on July 6, 2026. If you have made all mortgage loan payments during the term of the mortgage loan when they were due, you will owe \$1,180,009.60 on the balance due date. This amount is based on the interest rate in effect on the date of this Disclosure Statement and shown under "Annual Interest Rate" in this statement. This amount will change as the interest rate changes.

Prepaying Your Mortgage Loan

To qualify for any of the prepayment privileges outlined here, you must meet the following conditions:

- you must have met all of your obligations;
- your property must have no more than four living units or be a single residential condominium unit; and
- no part of your property may be used for commercial, industrial or other non-residential purposes.

Increasing the amount of your payments

You may increase the amount of your regular payment at any time without a prepayment charge. The total of these increases during the term of your mortgage loan cannot be more than 100% of the original regular payment amount. These payment increases can only be made if the amortization period that results from the increased payment amount is 5 years or more.

Making prepayments without a prepayment charge

In each calendar year, you may prepay up to 20% of the original principal amount without paying a prepayment charge. If you have transferred your mortgage loan to us, we will calculate the 20% based on the amount of money we paid to your previous lender to transfer the mortgage loan.

The following conditions apply to making lump-sum prepayments:

- you can make more than one prepayment in a calendar year, but the total of all prepayments in any calendar year cannot be more than the 20% limit;
- each prepayment must be at least \$100.00;
- if you do not use any or all of this privilege in a calendar year, you cannot carry forward any unused portion of the privilege to future calendar years; and
- this privilege of prepayment without a prepayment charge does not apply when you prepay the entire principal amount of the mortgage loan, even if you have not used this privilege in the calendar year when the mortgage loan is paid off.

Making prepayments with a prepayment charge

In addition to these privileges, you may prepay more than the 20% allowed in a calendar year or prepay all of the outstanding principal amount of your mortgage loan before the maturity date. However, a prepayment charge will

apply. This prepayment charge will be payable in addition to regular interest at the rate specified in your mortgage loan agreement.

If you are making a **partial** prepayment, the prepayment charge will be equal to three months' interest on the amount of your prepayment that is more than the 20% allowed in that calendar year. The interest costs will be calculated at the CIBC Prime Rate in effect on the date of prepayment.

If you are paying the **entire** outstanding principal amount, the prepayment charge will be three months' interest on the total amount you are prepaying and the interest rate we will use to calculate the prepayment charge will be the CIBC Prime Rate in effect on the date we prepare the mortgage loan payout statement.

If you want to prepay the **entire** outstanding principal amount of your mortgage loan, you can ask us to provide you with a statement of the amount required to pay off your mortgage loan amount. You can specify the date you wish to make the full prepayment. However, the date you select cannot be later than 30 days after the date you request us to prepare the statement. The date you choose is called the Statement Effective Date.

We will not process any mortgage loan payments, or any other payments that we receive, between the date we prepare the mortgage loan payout statement and the Statement Effective Date. We will charge you interest on accrued interest and on any amounts we do not process, including your regular mortgage loan payments, during this time. If you do not pay off your mortgage loan on the Statement Effective Date, we will, within 60 days following the Statement Effective Date, process all mortgage loan payments, and any other payments that we did not process between the date we prepared the mortgage loan payout statement and the Statement Effective Date.

Example of estimating the prepayment charge

Martin has a CIBC Variable Flex Mortgage. His original principal amount was \$150,000.00.

A - Estimating the prepayment charge on a partial prepayment

Each year he is allowed to make a 20% prepayment, which is \$30,000.00, without any prepayment charges. He has not made a prepayment in the current calendar year.

He wants to make a payment of \$35,000.00 to reduce his mortgage loan. He can prepay \$30,000.00, without a prepayment charge, but he must pay a prepayment charge on the remaining \$5,000.00.

Because Martin has a CIBC Variable Flex Mortgage, the prepayment charge is equal to three months' interest at the current CIBC Prime Rate in effect on the prepayment date, which is 5.000%.

Here is how Martin can estimate the prepayment charge on his partial prepayment.

Mortgage Loan Number: XXXXXXXXXX

Step 1: The amount that is more than his 20% prepayment privilege.	\$5,000.00
Step 2: The CIBC Prime Rate in effect on the date of prepayment (written as a decimal). Thus, 5.000% = .050.	0.050
Step 3: He multiplies the prepayment amount by the interest rate. This is equal to an estimate of one year's interest.	\$250.00
Step 4: He divides the annual interest cost by 12 to get an estimate of one month's interest.	\$20.83
Step 5: He multiplies one month's interest by three to get an estimate of three months' interest. This is an estimate of the prepayment charge.	\$62.49

When Martin makes his partial prepayment, he needs to pay an estimated additional amount of \$62.49 to pay for the prepayment charge. You should call Canadian Imperial Bank of Commerce at 1 888 264-6843 to find out the exact amount of your prepayment charge or if you have questions on calculating your prepayment charge. The amount above is only an estimate and is likely to be lower or higher than the actual prepayment charge. You can also visit the CIBC website at www.cibc.com to estimate your prepayment charge by using the online Mortgage Prepayment Charge Calculator.

B - Estimating the prepayment charge to pay off the mortgage loan

If Martin wanted to pay off the entire principal amount, he would estimate the prepayment charge in a different way. In this case, the prepayment charge would be equal to three months' interest on the entire amount he is prepaying, calculated at the interest rate in effect on the date the mortgage loan payout statement is prepared.

Martin still owes \$60,000.00 on his mortgage loan. If the mortgage loan payout statement were prepared today, and if the current interest rate on Martin's mortgage loan is 5.000%, here is how Martin estimates the prepayment charge to pay off the entire mortgage loan.

Step 1: The total amount of the prepayment.	\$60,000.00
Step 2: The CIBC Prime Rate in effect on the date of the mortgage loan payout statement is prepared (written as a decimal). Thus, 5.000% becomes .050.	0.050
Step 3: He multiplies the total amount of the prepayment by the interest rate. This is equal to an estimate of one year's interest.	\$3,000.00
Step 4: He divides the annual interest cost by 12 to get an estimate of one month's interest.	\$250.00
Step 5: He multiplies one month's interest by three to get an estimate of three months' interest. This is an estimate of the prepayment charge.	\$750.00

Mortgage Loan Number: [REDACTED]

When Martin pays off his mortgage loan, he will need to pay an estimated additional amount of \$750.00 to pay for the prepayment charge. This is only an estimate. The mortgage loan payout statement will show Martin what the prepayment charge will be as long as he pays off the mortgage loan on the Statement Effective Date. If Martin received cash back, he will also be required to repay the full cash back amount that he received, as set out below and in the cash back agreement.

You should call Canadian Imperial Bank of Commerce at 1888 264-6843 to find out the exact amount of your prepayment charge or if you have questions on calculating your prepayment charge. The amount above is only an estimate and is likely to be lower or higher than the actual prepayment charge. You can also visit the CIBC website at www.cibc.com to estimate your prepayment charge by using the online Mortgage Prepayment Charge Calculator.

Converting Your Mortgage Loan

If you have met all of your obligations, you may convert your mortgage loan to a CIBC brand fixed rate closed mortgage loan having a term of three years or more. The interest rate and the terms in effect at the time for the mortgage loan you choose will apply. You can only do this if your property contains no more than four living units or is a single condominium unit. You can do this without paying a prepayment charge, unless you received cash back, in which case you will be required to repay the full cash back amount that you received.

Discharge or Assignment

After you have paid us the mortgage loan amount, including any prepayment charges, we will sign a discharge and send it to you within a reasonable time. Or, if you ask us to, we will give an assignment or transfer of the registered mortgage/charge instead of a discharge.

You will pay our usual administration and processing fee for preparing, reviewing and signing any such documents and all legal and other expenses, if applicable. You will pay us these fees whether the discharge or assignment is prepared by your lawyer, by our lawyers or by us.

It is your responsibility to register the discharge or assignment on the title to your property and to pay the registration fee. If electronic registration is available for your registered mortgage/charge and you agree to pay us the registration fee, we will register the discharge on your behalf. After we have done so, we will send you or your lawyer/notary confirmation that the discharge has been registered.

Canadian Imperial Bank of Commerce: We have fully completed this Disclosure Statement and given a signed copy to each Borrower and each Guarantor on the date below.



CIBC Representative

June 21, 2021

Date

Mortgage Loan Number: [REDACTED]

Acknowledgements by Borrower(s): By signing below, you acknowledge that you have received and read a signed copy of this Disclosure Statement.

RIZWAN		KAZMI
First Name	Middle Name	Last Name
<i>Rizwan</i>		
Signature		Date
		05/07/2021

MURTUZA	MUHAMMAD	KAZMI
First Name	Middle Name	Last Name
<i>Murtuza</i>		
Signature		Date
		05/07/2021

NARJIS	F	KAZMI
First Name	Middle Name	Last Name
<i>Narjis</i>		
Signature		Date
		05/07/2021

Witness:

Waseem		KALA
First Name	Middle Name	Last Name
1018-405 BRITANNIA RD. E. MISSISSAUGA, ON		
Address		
<i>[Signature]</i>		Date
Signature		05/07/2021

® Registered trademark of CIBC.



CIBC Schedule of Non-Interest Charges

Discharge Fee*	
Alberta and Quebec	No Charge
British Columbia	\$75.00
Manitoba	\$100.00
New Brunswick	\$260.00
All Other Provinces	\$300.00
Natural Discharge Fee¹	
Alberta and Quebec	No Charge
British Columbia	\$75.00
All Other Provinces	\$95.00
Assignment Fee*	
Quebec	No Charge
P.E.I and Nova Scotia	\$25.00
Newfoundland and Labrador	\$50.00
New Brunswick	\$260.00
All Other Provinces	\$300.00
Dishonoured Payment Fee ²	\$45.00
Assumption Fee or Transfer of Title	\$150.00
Property Valuation Fee	\$300.00
Progress Draw Cancellation Fee: if the mortgage loan is cancelled, or prepaid leaving a principal amount of less than \$10,000 at the time of the final progress draw and completion mortgage loan	
Newfoundland and Labrador	No Charge
All Other Provinces	\$3,500.00
	or 1/2 of 1% of the approved mortgage loan amount, whichever is greater.
Progress Draw Processing Fee	
For up to four advances (charged on the first advance)	\$700.00
For the 5th and each subsequent advance	\$100.00

Fees will be charged for providing other administrative or clerical services at borrower's request, including but not limited to:

Providing copies of documents from the borrower's file per item (e.g. copy of registered mortgage/charge document (Deed of Hypothecary Loan in Quebec), survey/survey certificate/real property report, electronic registration letter, annual statement ³ , release of fire insurance, etc.)	\$30.00 + GST/HST
--	-------------------

Fee for providing duplicate documents (e.g. discharge, assignment, etc.)	\$100.00 + GST/HST
--	--------------------

Fee for offsite file retrieval Rush or Regular	\$60.00 + GST/HST
--	-------------------

Hourly fee for detailed breakdown of Payment History or Tax Account	\$30.00 + GST/HST
---	-------------------

Hourly fee for audit verification (any 12 month period)	\$30.00 + GST/HST
---	-------------------

Fees for other special requests by the borrower for similar services of an administrative or clerical nature will be charged at CIBC's fee in effect at the time the service is provided.

* If your mortgage loan is under a CIBC Home Power Plan[®], these fees will be charged only when the full amount of the CIBC Home Power Plan Debt is paid off and you request a discharge or assignment of the registered mortgage/charge.

This fee schedule is effective as of February 3rd, 2019. These fees may change at any time without notice.

¹ **Natural Discharge** refers to any mortgage loans where the principal balance is \$1,000 or less at the time of payout.

² Applies only to payments drawn from a non CIBC brand deposit account

³ **Duplicate Annual Statement** fee applies to requests for statements older than 2 years, and to non-calendar year requests (e.g. July to June).

CONFIRMATION OF SOURCE OF FUNDS
& UNDERTAKING

TO: CASTLEGROVE DEVELOPMENTS INC.


AND TO: BIANCHI PRESTA LLP
Barristers & Solicitors

RE: CASTLEGROVE DEVELOPMENTS INC. sale to KAZMI
[REDACTED] Richmond Hill
[REDACTED] City of Richmond Hill
Closing Date: July 6, 2021 (the "Transaction")

IN CONSIDERATION OF AND NOTWITHSTANDING the closing of the above transaction, the undersigned hereby acknowledges and confirms that the bank draft(s)/certified cheque(s) delivered to your office or direct deposited into the designated trust account of BIANCHI PRESTA LLP in connection with the above-noted transaction was/were purchased by the undersigned and the funds for same were issued through the undersigned's trust account(s).

In consideration of the completion of the Transaction, the undersigned agree(s) to indemnify and save BIANCHI PRESTA LLP harmless in the event that the financial institution BIANCHI PRESTA LLP is using to deposit such payment fails to fully honour the said bank draft(s)/certified cheque(s). Further, the undersigned personally undertakes to replace said funds in connection with the aforementioned Transaction within **twenty-four (24)** hours of written notice from BIANCHI PRESTA LLP if the said bank draft(s)/certified cheque(s) fail to clear.

DATED this 6th day of July, 2021.

Per: 
Signature _____
I have authority to bind the Firm.
Print Name of Solicitor: WASEEM KALA
Name of Law Firm: Waseem Kala Professional Corporation

CONFIRMATION OF SOURCE OF FUNDS
& UNDERTAKING

TO: CASTLEGROVE DEVELOPMENTS INC.


AND TO: BIANCHI PRESTA LLP
Barristers & Solicitors

RE: CASTLEGROVE DEVELOPMENTS INC. sale to KAZMI
[REDACTED] Richmond Hill
[REDACTED] City of Richmond Hill
Closing Date: July 6, 2021 (the "Transaction")

IN CONSIDERATION OF AND NOTWITHSTANDING the closing of the above transaction, the undersigned hereby acknowledges and confirms that the bank draft(s)/certified cheque(s) delivered to your office or direct deposited into the designated trust account of BIANCHI PRESTA LLP in connection with the above-noted transaction was/were purchased by the undersigned and the funds for same were issued through the undersigned's trust account(s).

In consideration of the completion of the Transaction, the undersigned agree(s) to indemnify and save BIANCHI PRESTA LLP harmless in the event that the financial institution BIANCHI PRESTA LLP is using to deposit such payment fails to fully honour the said bank draft(s)/certified cheque(s). Further, the undersigned personally undertakes to replace said funds in connection with the aforementioned Transaction within **twenty-four (24)** hours of written notice from BIANCHI PRESTA LLP if the said bank draft(s)/certified cheque(s) fail to clear.

DATED this 6th day of July, 2021.

Per: 
Signature
I have authority to bind the Firm.
Print Name of Solicitor: WASEEM KALA
Name of Law Firm: Waseem Kala Professional Corporation

CONFIRMATION OF SOURCE OF FUNDS
& UNDERTAKING

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP
Barristers & Solicitors

RE: CASTLEGROVE DEVELOPMENTS INC. sale to KAZMI
[REDACTED], Richmond Hill
[REDACTED] City of Richmond Hill
Closing Date: July 6, 2021 (the "Transaction")

IN CONSIDERATION OF AND NOTWITHSTANDING the closing of the above transaction, the undersigned hereby acknowledges and confirms that the bank draft(s)/certified cheque(s) delivered to your office or direct deposited into the designated trust account of BIANCHI PRESTA LLP in connection with the above-noted transaction was/were purchased by the undersigned and the funds for same were issued through the undersigned's trust account(s).

In consideration of the completion of the Transaction, the undersigned agree(s) to indemnify and save BIANCHI PRESTA LLP harmless in the event that the financial institution BIANCHI PRESTA LLP is using to deposit such payment fails to fully honour the said bank draft(s)/certified cheque(s). Further, the undersigned personally undertakes to replace said funds in connection with the aforementioned Transaction within **twenty-four (24)** hours of written notice from BIANCHI PRESTA LLP if the said bank draft(s)/certified cheque(s) fail to clear.

DATED this 6th day of July, 2021.

Per: _____

Signature

I have authority to bind the Firm.

Print Name of Solicitor: WASEEM KALA

Name of Law Firm: Waseem Kala Professional Corporation

DIRECTION RE TITLE

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: Bianchi Presta LLP
Barristers & Solicitors

RE: KAZMI p/f CASTLEGROVE DEVELOPMENTS INC.
[REDACTED] Richmond Hill

WE HEREBY AUTHORIZE AND DIRECT you to engross the deed or transfer with respect to the above transaction as follows:

Full Name

KAZMI, RIZWAN
KAZMI, MUHAMMAD MURTUZA
KAZMI, NARJIS FATIMA

Birthdate

January 15, 1955
May 12, 1984
May 12, 1988

AND FOR SO DOING this shall be your good, sufficient and irrevocable authority.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

DIRECTION RE TITLE

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: Bianchi Presta LLP
Barristers & Solicitors

RE: KAZMI p/f CASTLEGROVE DEVELOPMENTS INC.
[REDACTED] Richmond Hill

WE HEREBY AUTHORIZE AND DIRECT you to engross the deed or transfer with respect to the above transaction as follows:

Full Name

Birthdate

KAZMI, RIZWAN
KAZMI, MUHAMMAD MURTUZA
KAZMI, NARJIS FATIMA

January 15, 1955
May 12, 1984
May 12, 1988

AND FOR SO DOING this shall be your good, sufficient and irrevocable authority.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

DIRECTION RE TITLE

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: Bianchi Presta LLP
Barristers & Solicitors

RE: KAZMI p/f CASTLEGROVE DEVELOPMENTS INC.
[REDACTED], Richmond Hill

WE HEREBY AUTHORIZE AND DIRECT you to engross the deed or transfer with respect to the above transaction as follows:

Full Name

Birthdate

KAZMI, RIZWAN
KAZMI, MUHAMMAD MURTUZA
KAZMI, NARJIS FATIMA

January 15, 1955
May 12, 1984
May 12, 1988

AND FOR SO DOING this shall be your good, sufficient and irrevocable authority.

DATED at Mississauga this 5 day of July, 2021.



RIZWAN KAZMI



MUHAMMAD MURTUZA KAZMI



NARJIS FATIMA KAZMI

PURCHASER'S UNDERTAKING AND COVENANTS

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP,
its solicitors herein

RE: CASTLEGROVE DEVELOPMENTS INC. sale to KAZMI
[REDACTED] City of Richmond Hill
[REDACTED]
[REDACTED], Richmond Hill, Ontario

IN CONSIDERATION of the completion of the above transaction, the undersigned Purchaser(s) of the above-noted lands and premises, AGREE AND UNDERTAKE, jointly and severally (as the case may be) to and with you as follows:

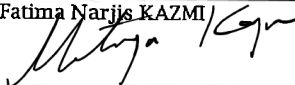
1. Notwithstanding the conveyance of the title to the above property to the undersigned, the undersigned will provide to you or persons authorized by you, free access at all reasonable times to the above lands and premises for the purposes of making inspections or performing any work or repairs to the above lands and premises which you or they deem necessary to complete construction of the dwelling on the above lands.
2. If the undersigned fail or refuse to provide you access to the above lands and premises for the purposes of performing work or repairs thereto and if you have given the undersigned reasonable notice of your intention to perform such work or repairs, in addition to any other remedy you might have, you shall be conclusively deemed to be completely released from any and all obligations to perform such work or repairs.
3. If required by the City of Richmond Hill, or by you, the undersigned will execute forthwith and without any charge whatsoever any easement or right-of-way for the installation and/or maintenance of any municipal or other services or for a mutual driveway or for access in favour of the owner from time to time of any adjoining lands for maintenance and repair.
4. The undersigned will not alter the grading of the above lands in any way which affects or will affect the surface drainage pattern of the said lands or of adjoining lands and will not interfere with any services and will not contravene the requirements of any competent authority and the undersigned will not construct for a period of twenty-four (24) months any fences, patios, hedge, garden, swimming pool, T.V. antenna/dish, sheds or similar structures without your prior written consent and without the consent of any other appropriate authority. Any breach of the obligations of the undersigned in this Paragraph contained which requires rectification may be rectified by you or persons authorized by you at the sole cost and expense of the undersigned which will be payable forthwith upon demand.
5. The undersigned will not install any foundation planting within six (6) feet of any external wall and will not finish the whole or any part of the basement of the dwelling forming part of the above premises for a period of twenty-four (24) months after the date of completion of the above transaction. Any breach of the obligations of the undersigned in this Paragraph shall, in addition to any other remedy you might have, be conclusively deemed to be a complete release of any obligations you might have to rectify any deficiency resulting in basement water leakage or seepage.
6. The undersigned will pay to you forthwith on demand any money or monies advanced by you in order to complete or rectify the obligations of the undersigned with respect to the above property pursuant to the Agreement of Purchase and Sale herein, it being understood and agreed that such charge may be enforced by you in the same manner as a Mortgagee could enforce a Mortgage which is in default pursuant to the provisions of the *Mortgages Act* (Ontario).
7. The undersigned will comply with the owner's obligations under the Development Agreement, Subdivision Agreement, Servicing Agreement, Easement Agreement or other municipal requirement(s) as the same relates to the above property. It is further agreed with you and the City of Richmond Hill, Regional Municipality of York or parties authorized by any of them shall have the right to enter the said property at any time prior to complete acceptance of the services for the said property in order to inspect, repair or complete any exterior work including, without limitation, servicing, grading and sodding, and, if necessary, the installation of additional works, including catch basins, or to effect any other corrective measures as may be required.

8. The obligations of the undersigned, as set forth in the Agreement of Purchase and Sale, shall not merge on the conveyance of the above lands and premises to the undersigned but will continue thereafter.
9. To readjust all items of the Statement of Adjustments, if the same is or becomes necessary.
10. Any grading deposit required in the Agreement of Purchase and Sale or Lease for units in the Plan of Subdivision is not a requirement of the City of Richmond Hill. The City of Richmond Hill does not control the return of such deposits and purchasers/tenants must direct inquiries regarding this return to the vendor/landlord.
11. The invalidity of any part of this covenant, agreement and undertaking shall not impair or affect in any manner the validity and enforceability or effect of the balance thereof.
12. To take all necessary steps and to assume immediately on Closing, water heater and tank rental contract and charges for hydro, water and other services, and the Vendor may recover any payment therefor from the Purchaser(s).
13. The obligations of the undersigned shall also be binding upon the respective heirs, executors, administrators, successors and assigns of the undersigned.
14. The undersigned further covenants, agrees and undertakes to sign such further and other documents or assurances as may be necessary to more fully and effectively carry out the above undertaking and that if we are more than one, our liability hereunder is jointly and several.
15. These covenants are to be read with all changes of gender and number required by the context.


DATED at MISSISSAUGA, this 5 day of July, 2021.



Fatima Narijs KAZMI



Muhammad Murtaza KAZMI



Rizwan KAZMI

PURCHASER'S UNDERTAKING AND COVENANTS

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP,
its solicitors herein


RE: CASTLEGROVE DEVELOPMENTS INC. sale to KAZMI
[REDACTED] City of Richmond Hill
[REDACTED] Richmond Hill, Ontario

IN CONSIDERATION of the completion of the above transaction, the undersigned Purchaser(s) of the above-noted lands and premises, AGREE AND UNDERTAKE, jointly and severally (as the case may be) to and with you as follows:


1. Notwithstanding the conveyance of the title to the above property to the undersigned, the undersigned will provide to you or persons authorized by you, free access at all reasonable times to the above lands and premises for the purposes of making inspections or performing any work or repairs to the above lands and premises which you or they deem necessary to complete construction of the dwelling on the above lands.
2. If the undersigned fail or refuse to provide you access to the above lands and premises for the purposes of performing work or repairs thereto and if you have given the undersigned reasonable notice of your intention to perform such work or repairs, in addition to any other remedy you might have, you shall be conclusively deemed to be completely released from any and all obligations to perform such work or repairs.
3. If required by the City of Richmond Hill, or by you, the undersigned will execute forthwith and without any charge whatsoever any easement or right-of-way for the installation and/or maintenance of any municipal or other services or for a mutual driveway or for access in favour of the owner from time to time of any adjoining lands for maintenance and repair.
4. The undersigned will not alter the grading of the above lands in any way which affects or will affect the surface drainage pattern of the said lands or of adjoining lands and will not interfere with any services and will not contravene the requirements of any competent authority and the undersigned will not construct for a period of twenty-four (24) months any fences, patios, hedge, garden, swimming pool, T.V. antenna/dish, sheds or similar structures without your prior written consent and without the consent of any other appropriate authority. Any breach of the obligations of the undersigned in this Paragraph contained which requires rectification may be rectified by you or persons authorized by you at the sole cost and expense of the undersigned which will be payable forthwith upon demand.
5. The undersigned will not install any foundation planting within six (6) feet of any external wall and will not finish the whole or any part of the basement of the dwelling forming part of the above premises for a period of twenty-four (24) months after the date of completion of the above transaction. Any breach of the obligations of the undersigned in this Paragraph shall, in addition to any other remedy you might have, be conclusively deemed to be a complete release of any obligations you might have to rectify any deficiency resulting in basement water leakage or seepage.
6. The undersigned will pay to you forthwith on demand any money or monies advanced by you in order to complete or rectify the obligations of the undersigned with respect to the above property pursuant to the Agreement of Purchase and Sale herein, it being understood and agreed that such charge may be enforced by you in the same manner as a Mortgagee could enforce a Mortgage which is in default pursuant to the provisions of the *Mortgages Act* (Ontario).
7. The undersigned will comply with the owner's obligations under the Development Agreement, Subdivision Agreement, Servicing Agreement, Easement Agreement or other municipal requirement(s) as the same relates to the above property. It is further agreed with you and the City of Richmond Hill, Regional Municipality of York or parties authorized by any of them shall have the right to enter the said property at any time prior to complete acceptance of the services for the said property in order to inspect, repair or complete any exterior work including, without limitation, servicing, grading and sodding, and, if necessary, the installation of additional works, including catch basins, or to effect any other corrective measures as may be required.

8. The obligations of the undersigned, as set forth in the Agreement of Purchase and Sale, shall not merge on the conveyance of the above lands and premises to the undersigned but will continue thereafter.
9. To readjust all items of the Statement of Adjustments, if the same is or becomes necessary.
10. Any grading deposit required in the Agreement of Purchase and Sale or Lease for units in the Plan of Subdivision is not a requirement of the City of Richmond Hill. The City of Richmond Hill does not control the return of such deposits and purchasers/tenants must direct inquiries regarding this return to the vendor/landlord.
11. The invalidity of any part of this covenant, agreement and undertaking shall not impair or affect in any manner the validity and enforceability or effect of the balance thereof.
12. To take all necessary steps and to assume immediately on Closing, water heater and tank rental contract and charges for hydro, water and other services, and the Vendor may recover any payment therefor from the Purchaser(s).
13. The obligations of the undersigned shall also be binding upon the respective heirs, executors, administrators, successors and assigns of the undersigned.
14. The undersigned further covenants, agrees and undertakes to sign such further and other documents or assurances as may be necessary to more fully and effectively carry out the above undertaking and that if we are more than one, our liability hereunder is jointly and several.
15. These covenants are to be read with all changes of gender and number required by the context.

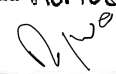
DATED at MISSISSAUGA, this 5 day of July, 2021.



Fatima Narjis KAZMI



Muhammad Mortuza Kazmi



Rizwan KAZMI

PURCHASER'S UNDERTAKING AND COVENANTS

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP,
its solicitors herein


RE: CASTLEGROVE DEVELOPMENTS INC. sale to KAZMI
[REDACTED] City of Richmond Hill
[REDACTED]
[REDACTED] Richmond Hill, Ontario

IN CONSIDERATION of the completion of the above transaction, the undersigned Purchaser(s) of the above-noted lands and premises, AGREE AND UNDERTAKE, jointly and severally (as the case may be) to and with you as follows:

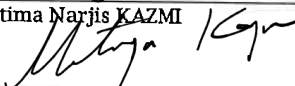
1. Notwithstanding the conveyance of the title to the above property to the undersigned, the undersigned will provide to you or persons authorized by you, free access at all reasonable times to the above lands and premises for the purposes of making inspections or performing any work or repairs to the above lands and premises which you or they deem necessary to complete construction of the dwelling on the above lands.
2. If the undersigned fail or refuse to provide you access to the above lands and premises for the purposes of performing work or repairs thereto and if you have given the undersigned reasonable notice of your intention to perform such work or repairs, in addition to any other remedy you might have, you shall be conclusively deemed to be completely released from any and all obligations to perform such work or repairs.
3. If required by the City of Richmond Hill, or by you, the undersigned will execute forthwith and without any charge whatsoever any easement or right-of-way for the installation and/or maintenance of any municipal or other services or for a mutual driveway or for access in favour of the owner from time to time of any adjoining lands for maintenance and repair.
4. The undersigned will not alter the grading of the above lands in any way which affects or will affect the surface drainage pattern of the said lands or of adjoining lands and will not interfere with any services and will not contravene the requirements of any competent authority and the undersigned will not construct for a period of twenty-four (24) months any fences, patios, hedge, garden, swimming pool, T.V. antenna/dish, sheds or similar structures without your prior written consent and without the consent of any other appropriate authority. Any breach of the obligations of the undersigned in this Paragraph contained which requires rectification may be rectified by you or persons authorized by you at the sole cost and expense of the undersigned which will be payable forthwith upon demand.
5. The undersigned will not install any foundation planting within six (6) feet of any external wall and will not finish the whole or any part of the basement of the dwelling forming part of the above premises for a period of twenty-four (24) months after the date of completion of the above transaction. Any breach of the obligations of the undersigned in this Paragraph shall, in addition to any other remedy you might have, be conclusively deemed to be a complete release of any obligations you might have to rectify any deficiency resulting in basement water leakage or seepage.
6. The undersigned will pay to you forthwith on demand any money or monies advanced by you in order to complete or rectify the obligations of the undersigned with respect to the above property pursuant to the Agreement of Purchase and Sale herein, it being understood and agreed that such charge may be enforced by you in the same manner as a Mortgagee could enforce a Mortgage which is in default pursuant to the provisions of the *Mortgages Act* (Ontario).
7. The undersigned will comply with the owner's obligations under the Development Agreement, Subdivision Agreement, Servicing Agreement, Easement Agreement or other municipal requirement(s) as the same relates to the above property. It is further agreed with you and the City of Richmond Hill, Regional Municipality of York or parties authorized by any of them shall have the right to enter the said property at any time prior to complete acceptance of the services for the said property in order to inspect, repair or complete any exterior work including, without limitation, servicing, grading and sodding, and, if necessary, the installation of additional works, including catch basins, or to effect any other corrective measures as may be required.

8. The obligations of the undersigned, as set forth in the Agreement of Purchase and Sale, shall not merge on the conveyance of the above lands and premises to the undersigned but will continue thereafter.
9. To readjust all items of the Statement of Adjustments, if the same is or becomes necessary.
10. Any grading deposit required in the Agreement of Purchase and Sale or Lease for units in the Plan of Subdivision is not a requirement of the City of Richmond Hill. The City of Richmond Hill does not control the return of such deposits and purchasers/tenants must direct inquiries regarding this return to the vendor/landlord.
11. The invalidity of any part of this covenant, agreement and undertaking shall not impair or affect in any manner the validity and enforceability or effect of the balance thereof.
12. To take all necessary steps and to assume immediately on Closing, water heater and tank rental contract and charges for hydro, water and other services, and the Vendor may recover any payment therefor from the Purchaser(s).
13. The obligations of the undersigned shall also be binding upon the respective heirs, executors, administrators, successors and assigns of the undersigned.
14. The undersigned further covenants, agrees and undertakes to sign such further and other documents or assurances as may be necessary to more fully and effectively carry out the above undertaking and that if we are more than one, our liability hereunder is jointly and several.
15. These covenants are to be read with all changes of gender and number required by the context.


DATED at MISSISSAUGA, this 5 day of July, 2021.



Fatima Narjis KAZMI



Muhammad Nuruz KAZMI



Rizwan KAZMI

PURCHASER'S ACKNOWLEDGEMENT AND DIRECTION

TO: CASTLEGROVE DEVELOPMENTS INC.
AND TO: BIANCHI PRESTA LLP,
its solicitors herein
RE: CASTLEGROVE DEVELOPMENTS INC.
sale to KAZMI
[REDACTED] City of Richmond Hill
[REDACTED] Richmond Hill, Ontario


THIS WILL CONFIRM THAT:

1. You are hereby irrevocably authorized and directed to sign and register electronically on behalf of the undersigned, any Transfer(s) of Easement(s) and/or to act as agent for the undersigned in any Land Transfer Tax Affidavit(s) (the "Electronic Documents") for purposes of maintenance and/or drainage that may be required subsequent to the Closing Date pursuant to the terms of the Subdivision Agreement and/or any other requirements of the City of Richmond Hill (the "Municipality") or any governmental authority or agency for the benefit of the above-noted property or any adjacent properties thereto.
2. You are hereby authorized and directed to effect the electronic registration of the said Electronic Documents with respect to the lot/unit noted above the undersigned confirms that electronic registration has been fully explained to me/us by our solicitor(s) and the undersigned understands that I/we are parties to and bound by the terms and provisions of these Electronic Documents to the same extent as if the undersigned have signed such Transfer(s) of Easement(s).
3. The undersigned further acknowledges that you will forward either to the undersigned or the undersigned's solicitor(s) copies of all such registered Electronic Documents.


DATED at MISSISSAUGA, this 5 day of July, 2021.

Signed, Sealed and Delivered
in the presence of:




Fatima Narjis KAZMI


Muhammad Murtaza KAZMI


Rizwan KAZMI

PURCHASER'S ACKNOWLEDGEMENT AND DIRECTION

TO: CASTLEGROVE DEVELOPMENTS INC.
AND TO: BIANCHI PRESTA LLP,
its solicitors herein
RE: CASTLEGROVE DEVELOPMENTS INC.
sale to KAZMI
[REDACTED] City of Richmond Hill
[REDACTED]
[REDACTED], Richmond Hill, Ontario

THIS WILL CONFIRM THAT:

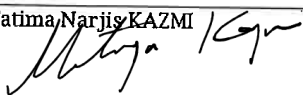
1. You are hereby irrevocably authorized and directed to sign and register electronically on behalf of the undersigned, any Transfer(s) of Easement(s) and/or to act as agent for the undersigned in any Land Transfer Tax Affidavit(s) (the "Electronic Documents") for purposes of maintenance and/or drainage that may be required subsequent to the Closing Date pursuant to the terms of the Subdivision Agreement and/or any other requirements of the City of Richmond Hill (the "Municipality") or any governmental authority or agency for the benefit of the above-noted property or any adjacent properties thereto.
2. You are hereby authorized and directed to effect the electronic registration of the said Electronic Documents with respect to the lot/unit noted above the undersigned confirms that electronic registration has been fully explained to me/us by our solicitor(s) and the undersigned understands that I/we are parties to and bound by the terms and provisions of these Electronic Documents to the same extent as if the undersigned have signed such Transfer(s) of Easement(s).
3. The undersigned further acknowledges that you will forward either to the undersigned or the undersigned's solicitor(s) copies of all such registered Electronic Documents.

DATED at MISSISSAUGA, this 8 day of July, 2021.

Signed, Sealed and Delivered
in the presence of:




Fatima Narjis KAZMI


Muhammad Murtuza KAZMI


Rizwan KAZMI

PURCHASER'S ACKNOWLEDGEMENT AND DIRECTION

TO: CASTLEGROVE DEVELOPMENTS INC.
AND TO: BIANCHI PRESTA LLP,
its solicitors herein
RE: CASTLEGROVE DEVELOPMENTS INC.
sale to KAZMI
[REDACTED] City of Richmond Hill
[REDACTED]
[REDACTED] Richmond Hill, Ontario

THIS WILL CONFIRM THAT:


1. You are hereby irrevocably authorized and directed to sign and register electronically on behalf of the undersigned, any Transfer(s) of Easement(s) and/or to act as agent for the undersigned in any Land Transfer Tax Affidavit(s) (the "Electronic Documents") for purposes of maintenance and/or drainage that may be required subsequent to the Closing Date pursuant to the terms of the Subdivision Agreement and/or any other requirements of the City of Richmond Hill (the "Municipality") or any governmental authority or agency for the benefit of the above-noted property or any adjacent properties thereto.
2. You are hereby authorized and directed to effect the electronic registration of the said Electronic Documents with respect to the lot/unit noted above the undersigned confirms that electronic registration has been fully explained to me/us by our solicitor(s) and the undersigned understands that I/we are parties to and bound by the terms and provisions of these Electronic Documents to the same extent as if the undersigned have signed such Transfer(s) of Easement(s).
3. The undersigned further acknowledges that you will forward either to the undersigned or the undersigned's solicitor(s) copies of all such registered Electronic Documents.


DATED at MISSISSAUGA, this 5 day of July, 2021.

Signed, Sealed and Delivered
in the presence of:




Fatima Narjis KAZMI


Muhammad Murtaza KAZMI


Rizwan KAZMI

ASSIGNMENT & DIRECTION RE: HST REBATE

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP,
its solicitors herein

AND TO: Minister of National Revenue (Canada) (the "Minister")


RE: CASTLEGROVE DEVELOPMENTS INC. (the "Builder")
Sale to KAZMI (the "Purchaser")
[REDACTED] City of Richmond Hill
[REDACTED] Richmond Hill, Ontario (the "Transaction")

IN CONSIDERATION OF and notwithstanding the Closing of the Transaction and the sum of Two Dollars (\$2.00), and other good and valuable consideration, the undersigned hereby:


1. absolutely and irrevocably assigns and sets over to the Builder, and its successors and assigns, in priority to the claim of all others, any and all monies which is or may at any time become due and payable to the undersigned in respect of the Transaction on account of any rebates to which the undersigned is entitled pursuant to the *Excise Tax Act* (Canada) as amended, and which rebate includes both the federal and provincial component of such rebate (the "Rebate") and the Minister is irrevocably authorized and directed to pay such funds to the Builder or as it may in writing direct;
2. absolutely and irrevocably authorizes and directs the Builder and/or its solicitors to execute and deliver to the Minister and/or such other authorized government department or agency, all applicable forms and other documentation which may be required in order to file and complete any application(s) and/or appeals to obtain the Rebate and hereby appoints the Builder and/or its solicitors as its agents and attorneys to do so; and
3. agrees, without delay or charge, to execute all such applications and assignments and to provide all such other documentation and assurances, and to perform any such acts as may be reasonably required by the Builder and/or by the Minister to give full force and effect to the provisions hereof.

IN THE EVENT that the Rebate or any part thereof is paid to the undersigned notwithstanding the provisions hereof, the undersigned agrees to deliver the Rebate or such part thereof paid to the undersigned to the Builder without deduction or delay, and agrees that the undersigned is (are) trustee(s) of such funds for the absolute benefit of the Builder until so delivered to the Builder.

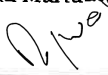
DATED at MISSISSAUGA, this 5 day of July, 2021.



Fatima Narjis KAZMI



Muhammad Murtaza KAZMI



Rizwan KAZMI

ASSIGNMENT & DIRECTION RE: HST REBATE

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP,
its solicitors herein

AND TO: Minister of National Revenue (Canada) (the "Minister")


RE: CASTLEGROVE DEVELOPMENTS INC. (the "Builder")
Sale to KAZMI (the "Purchaser")
[REDACTED] City of Richmond Hill
[REDACTED] Richmond Hill, Ontario (the "Transaction")

IN CONSIDERATION OF and notwithstanding the Closing of the Transaction and the sum of Two Dollars (\$2.00), and other good and valuable consideration, the undersigned hereby:

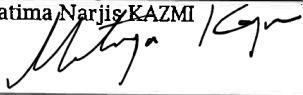
1. absolutely and irrevocably assigns and sets over to the Builder, and its successors and assigns, in priority to the claim of all others, any and all monies which is or may at any time become due and payable to the undersigned in respect of the Transaction on account of any rebates to which the undersigned is entitled pursuant to the Excise Tax Act (Canada) as amended, and which rebate includes both the federal and provincial component of such rebate (the "Rebate") and the Minister is irrevocably authorized and directed to pay such funds to the Builder or as it may in writing direct;
2. absolutely and irrevocably authorizes and directs the Builder and/or its solicitors to execute and deliver to the Minister and/or such other authorized government department or agency, all applicable forms and other documentation which may be required in order to file and complete any application(s) and/or appeals to obtain the Rebate and hereby appoints the Builder and/or its solicitors as its agents and attorneys to do so; and
3. agrees, without delay or charge, to execute all such applications and assignments and to provide all such other documentation and assurances, and to perform any such acts as may be reasonably required by the Builder and/or by the Minister to give full force and effect to the provisions hereof.

IN THE EVENT that the Rebate or any part thereof is paid to the undersigned notwithstanding the provisions hereof, the undersigned agrees to deliver the Rebate or such part thereof paid to the undersigned to the Builder without deduction or delay, and agrees that the undersigned is (are) trustee(s) of such funds for the absolute benefit of the Builder until so delivered to the Builder.

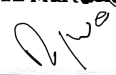
DATED at MISSISSAUGA, this 5 day of July, 2021.



Fatima Narjis KAZMI



Muhammad Murtaza KAZMI



Rizwan KAZMI

ASSIGNMENT & DIRECTION RE: HST REBATE

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP,
its solicitors herein

AND TO: Minister of National Revenue (Canada) (the "Minister")


RE: CASTLEGROVE DEVELOPMENTS INC. (the "Builder")
Sale to KAZMI (the "Purchaser")
[REDACTED], City of Richmond Hill
[REDACTED]
[REDACTED] Richmond Hill, Ontario (the "Transaction")

IN CONSIDERATION OF and notwithstanding the Closing of the Transaction and the sum of Two Dollars (\$2.00), and other good and valuable consideration, the undersigned hereby:

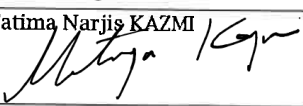
1. absolutely and irrevocably assigns and sets over to the Builder, and its successors and assigns, in priority to the claim of all others, any and all monies which is or may at any time become due and payable to the undersigned in respect of the Transaction on account of any rebates to which the undersigned is entitled pursuant to the *Excise Tax Act* (Canada) as amended, and which rebate includes both the federal and provincial component of such rebate (the "Rebate") and the Minister is irrevocably authorized and directed to pay such funds to the Builder or as it may in writing direct;
2. absolutely and irrevocably authorizes and directs the Builder and/or its solicitors to execute and deliver to the Minister and/or such other authorized government department or agency, all applicable forms and other documentation which may be required in order to file and complete any application(s) and/or appeals to obtain the Rebate and hereby appoints the Builder and/or its solicitors as its agents and attorneys to do so; and
3. agrees, without delay or charge, to execute all such applications and assignments and to provide all such other documentation and assurances, and to perform any such acts as may be reasonably required by the Builder and/or by the Minister to give full force and effect to the provisions hereof.

IN THE EVENT that the Rebate or any part thereof is paid to the undersigned notwithstanding the provisions hereof, the undersigned agrees to deliver the Rebate or such part thereof paid to the undersigned to the Builder without deduction or delay, and agrees that the undersigned is (are) trustee(s) of such funds for the absolute benefit of the Builder until so delivered to the Builder.

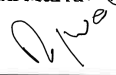
DATED at MISSISSAUGA, this 5 day of July, 2021.



Fatima Narjis KAZMI



Muhammad Murtaza KAZMI



Rizwan KAZMI

IN THE MATTER OF title to:

City of Richmond Hill

Richmond Hill

AND IN THE MATTER OF the sale thereof
from CASTLEGROVE DEVELOPMENTS INC.
to Fatima Narjis KAZMI,
Muhammad Murtuza KAZMI and Rizwan KAZMI

STATUTORY DECLARATION

We, **Fatima Narjis KAZMI, Muhammad Murtuza KAZMI and Rizwan KAZMI**
of the City of Richmond Hill, in the Regional Municipality of York,

DO SOLEMNLY DECLARE that:

1. We are the Purchaser(s) in the above transaction.
2. The above property is being purchased by us for use as our primary place of residence or the primary place of residence of an individual related to me/us by blood, adoption, marriage or common-law union, namely, _____ within the meaning of the *Income Tax Act* of Canada.
3. I/We am/are the individual(s) eligible to apply for a Harmonized Sales Tax (HST) new housing rebate, in accordance with the provisions and requirements of the *Excise Tax Act* (Canada) as amended in respect of such property.
4. The above property is being used as a primary place of residence irrespective of whether or not I/we am/are non-residents of Canada, within the meaning contemplated by Section 116 of the *Income Tax Act* (Canada) as of the Closing Date and the closing of this transaction.
5. We make this Declaration knowing that it is being relied upon by CASTLEGROVE DEVELOPMENTS INC. in submitting relevant tax returns to Revenue Canada.

AND we make this solemn Declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath.

SEVERALLY DECLARED before me
at the City of Mississauga
in the Regional Municipality
of Peel
this 5 day of July
2021.

A COMMISSIONER, ETC.

}
} Fatima Narjis KAZMI
}
} Muhammad Murtuza KAZMI
}
} Rizwan KAZMI
}

IN THE MATTER OF title to:

City of Richmond Hill

Richmond Hill

AND IN THE MATTER OF the sale thereof
from CASTLEGROVE DEVELOPMENTS INC.
to Fatima Narjis KAZMI,
Muhammad Murtuza KAZMI and Rizwan KAZMI

STATUTORY DECLARATION

We, **Fatima Narjis KAZMI, Muhammad Murtuza KAZMI and Rizwan KAZMI**

of the City of Richmond Hill, in the Regional Municipality of York,

DO SOLEMNLY DECLARE that:


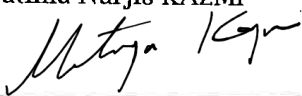

1. We are the Purchaser(s) in the above transaction.
2. The above property is being purchased by us for use as our primary place of residence or the primary place of residence of an individual related to me/us by blood, adoption, marriage or common-law union, namely, _____ within the meaning of the *Income Tax Act* of Canada.
3. I/We am/are the individual(s) eligible to apply for a Harmonized Sales Tax (HST) new housing rebate, in accordance with the provisions and requirements of the *Excise Tax Act* (Canada) as amended in respect of such property.
4. The above property is being used as a primary place of residence irrespective of whether or not I/we am/are non-residents of Canada, within the meaning contemplated by Section 116 of the *Income Tax Act* (Canada) as of the Closing Date and the closing of this transaction.
5. We make this Declaration knowing that it is being relied upon by CASTLEGROVE DEVELOPMENTS INC. in submitting relevant tax returns to Revenue Canada.

AND we make this solemn Declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath.

SEVERALLY DECLARED before me
at the City of Mississauga
in the Regional Municipality
of Peel
this 5 day of July
2021.



A COMMISSIONER, ETC.

} 
} Fatima Narjis KAZMI
}
} 
} Muhammad Murtuza KAZMI
}
} 
} Rizwan KAZMI
}

IN THE MATTER OF title to:

City of Richmond Hill

Richmond Hill

AND IN THE MATTER OF the sale thereof
from CASTLEGROVE DEVELOPMENTS INC.
to Fatima Narjis KAZMI,
Muhammad Murtuza KAZMI and Rizwan KAZMI

STATUTORY DECLARATION

We, **Fatima Narjis KAZMI, Muhammad Murtuza KAZMI and Rizwan KAZMI**
of the City of Richmond Hill, in the Regional Municipality of York,


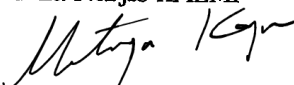

DO SOLEMNLY DECLARE that:

1. We are the Purchaser(s) in the above transaction.
2. The above property is being purchased by us for use as our primary place of residence or the primary place of residence of an individual related to me/us by blood, adoption, marriage or common-law union, namely, _____ within the meaning of the *Income Tax Act* of Canada.
3. I/We am/are the individual(s) eligible to apply for a Harmonized Sales Tax (HST) new housing rebate, in accordance with the provisions and requirements of the *Excise Tax Act* (Canada) as amended in respect of such property.
4. The above property is being used as a primary place of residence irrespective of whether or not I/we am/are non-residents of Canada, within the meaning contemplated by Section 116 of the *Income Tax Act* (Canada) as of the Closing Date and the closing of this transaction.
5. We make this Declaration knowing that it is being relied upon by CASTLEGROVE DEVELOPMENTS INC. in submitting relevant tax returns to Revenue Canada.

AND we make this solemn Declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath.

SEVERALLY DECLARED before me
at the City of Mississauga
in the Regional Municipality
of Peel
this 5 day of July
2021.

A COMMISSIONER, ETC.

} 
} Fatima Narjis KAZMI
} 
} Muhammad Murtuza KAZMI
} 
} Rizwan KAZMI
}

ASSIGNMENT OF HARMONIZED SALES TAX REBATE

ACKNOWLEDGMENT AND UNDERTAKING

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP,
its solicitors herein

RE: CASTLEGROVE DEVELOPMENTS INC. (the "Vendor")
sale to KAZMI (the "Purchaser")
[REDACTED] City of Richmond Hill
[REDACTED] Richmond Hill, Ontario (the "Property")

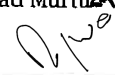
IN CONSIDERATION OF the Closing of the above-noted transaction and for other good and value consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned hereby acknowledges, represents, warrants, covenants and agrees as follows:

1. The undersigned acknowledges and agrees that the purchase price is inclusive of the harmonized sales tax (the "HST") payable pursuant to the *Excise Tax Act* (Canada) as amended from time to time (the "Act").
2. The undersigned acknowledges that she/he has been credited on the Statement of Adjustments with the value of the New Housing Rebate (s. 254 of the Act) in the amount of \$24,000.00. In consideration of such credit, the undersigned hereby confirms her/his release and assignment to the Vendor of her/his rights to the New Housing Rebate. The undersigned irrevocably authorizes and directs Revenue Canada to pay the New Housing Rebate direct to the Vendor.
3. Notwithstanding any other provisions of the Agreement of Purchase and Sale, the undersigned confirms that she/he shall not hereafter claim for her/his account any New Housing Rebate in respect of the Property.
4. The undersigned represents and warrants that the undersigned is a natural person purchasing the Property as principal for the undersigned's own use and account and same has not been purchased by the undersigned as agent, trustee or otherwise on behalf of or for any other party.
5. The undersigned covenants and agrees that the undersigned shall forthwith following completion of the above-noted purchase and sale transaction personally occupy the Property or cause one or more of the undersigned's relations (as defined in the Act) to occupy the Property as her/his or their primary place of residence (as defined in the Act) for such period of time as shall then be required in order to entitle the Purchaser to any such rebates, refunds or credits pursuant to the Act.
6. The undersigned covenants and agrees to deliver to the Vendor upon reasonable request therefor any and all documentation and/or application forms as the Vendor shall reasonably request from time to time in order to facilitate the aforesaid assignment.
7. The undersigned hereby appoints the Vendor as the undersigned's lawful agent with authority to deal with any and all matters relating to such New Housing Rebate, including the right to execute any necessary documentation in that regard on the undersigned's behalf. Reference of this document shall be deemed sufficient authority for such action on the party of the Vendor.

DATED at MISSISSAUGA, this 5 day of July, 2021.


Fatima Narjis KAZMI


Muhammad Murtaza KAZMI


Rizwan KAZMI

ASSIGNMENT OF HARMONIZED SALES TAX REBATE

ACKNOWLEDGMENT AND UNDERTAKING

TO: CASTLEGROVE DEVELOPMENTS INC.

AND TO: BIANCHI PRESTA LLP,
its solicitors herein

RE: CASTLEGROVE DEVELOPMENTS INC. (the "Vendor")
sale to KAZMI (the "Purchaser")
[REDACTED] City of Richmond Hill
[REDACTED] Richmond Hill, Ontario (the "Property")

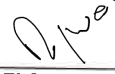
IN CONSIDERATION OF the Closing of the above-noted transaction and for other good and value consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned hereby acknowledges, represents, warrants, covenants and agrees as follows:

1. The undersigned acknowledges and agrees that the purchase price is inclusive of the harmonized sales tax (the "HST") payable pursuant to the *Excise Tax Act* (Canada) as amended from time to time (the "Act").
2. The undersigned acknowledges that she/he has been credited on the Statement of Adjustments with the value of the New Housing Rebate (s. 254 of the Act) in the amount of \$24,000.00. In consideration of such credit, the undersigned hereby confirms her/his release and assignment to the Vendor of her/his rights to the New Housing Rebate. The undersigned irrevocably authorizes and directs Revenue Canada to pay the New Housing Rebate direct to the Vendor.
3. Notwithstanding any other provisions of the Agreement of Purchase and Sale, the undersigned confirms that she/he shall not hereafter claim for her/his account any New Housing Rebate in respect of the Property.
4. The undersigned represents and warrants that the undersigned is a natural person purchasing the Property as principal for the undersigned's own use and account and same has not been purchased by the undersigned as agent, trustee or otherwise on behalf of or for any other party.
5. The undersigned covenants and agrees that the undersigned shall forthwith following completion of the above-noted purchase and sale transaction personally occupy the Property or cause one or more of the undersigned's relations (as defined in the Act) to occupy the Property as her/his or their primary place of residence (as defined in the Act) for such period of time as shall then be required in order to entitle the Purchaser to any such rebates, refunds or credits pursuant to the Act.
6. The undersigned covenants and agrees to deliver to the Vendor upon reasonable request therefor any and all documentation and/or application forms as the Vendor shall reasonably request from time to time in order to facilitate the aforesaid assignment.
7. The undersigned hereby appoints the Vendor as the undersigned's lawful agent with authority to deal with any and all matters relating to such New Housing Rebate, including the right to execute any necessary documentation in that regard on the undersigned's behalf. Reference of this document shall be deemed sufficient authority for such action on the party of the Vendor.

DATED at MISSISSAUGA, this 5 day of July, 2021.


Fatima Narjis KAZMI


Muhammad Murtaza KAZMI


Rizwan KAZMI

ASSIGNMENT OF HARMONIZED SALES TAX REBATE

ACKNOWLEDGMENT AND UNDERTAKING

TO: CASTLEGROVE DEVELOPMENTS INC.


AND TO: BIANCHI PRESTA LLP,
its solicitors herein

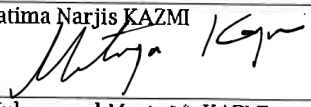
RE: CASTLEGROVE DEVELOPMENTS INC. (the "Vendor")
sale to KAZMI (the "Purchaser")
[REDACTED] City of Richmond Hill
[REDACTED] Richmond Hill, Ontario (the "Property")

IN CONSIDERATION OF the Closing of the above-noted transaction and for other good and value consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned hereby acknowledges, represents, warrants, covenants and agrees as follows:

1. The undersigned acknowledges and agrees that the purchase price is inclusive of the harmonized sales tax (the "HST") payable pursuant to the *Excise Tax Act* (Canada) as amended from time to time (the "Act").
2. The undersigned acknowledges that she/he has been credited on the Statement of Adjustments with the value of the New Housing Rebate (s. 254 of the Act) in the amount of \$24,000.00. In consideration of such credit, the undersigned hereby confirms her/his release and assignment to the Vendor of her/his rights to the New Housing Rebate. The undersigned irrevocably authorizes and directs Revenue Canada to pay the New Housing Rebate direct to the Vendor.
3. Notwithstanding any other provisions of the Agreement of Purchase and Sale, the undersigned confirms that she/he shall not hereafter claim for her/his account any New Housing Rebate in respect of the Property.
4. The undersigned represents and warrants that the undersigned is a natural person purchasing the Property as principal for the undersigned's own use and account and same has not been purchased by the undersigned as agent, trustee or otherwise on behalf of or for any other party.
5. The undersigned covenants and agrees that the undersigned shall forthwith following completion of the above-noted purchase and sale transaction personally occupy the Property or cause one or more of the undersigned's relations (as defined in the Act) to occupy the Property as her/his or their primary place of residence (as defined in the Act) for such period of time as shall then be required in order to entitle the Purchaser to any such rebates, refunds or credits pursuant to the Act.
6. The undersigned covenants and agrees to deliver to the Vendor upon reasonable request therefor any and all documentation and/or application forms as the Vendor shall reasonably request from time to time in order to facilitate the aforesaid assignment.
7. The undersigned hereby appoints the Vendor as the undersigned's lawful agent with authority to deal with any and all matters relating to such New Housing Rebate, including the right to execute any necessary documentation in that regard on the undersigned's behalf. Reference of this document shall be deemed sufficient authority for such action on the part of the Vendor.

DATED at MISSISSAUGA, this 5 day of July, 2021.


Fatima Narjis KAZMI


Muhammad Murtuza KAZMI


Rizwan KAZMI

GST/HST New Housing Rebate Application for Houses Purchased from a Builder

Use this form to claim your rebate if you bought a new house (including a residential condominium unit or a duplex) or a share of the capital stock of a co-operative housing corporation (co-op).

Do not use this area.

Do not use this form if you built your house or hired someone to build it. Instead, use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses.

If you purchased this house as a rental property, you **do not** qualify for this rebate. You may qualify for the New Residential Rental Property Rebate instead. To apply for that rebate, you (not the builder) may use Form GST524, GST/HST New Residential Rental Property Rebate Application.

Note

GST/HST registered builders claiming a Type 1A or 1B rebate can choose to file their application online along with their GST/HST return using GST/HST NETFILE at canada.ca/gst-hst-netfile or by using the "File a return" online service in My Business Account at canada.ca/my-cra-business-account. The rebate can also be filed online on its own using the "File a rebate" online service in My Business Account. Representatives can access these online services in Represent a Client at canada.ca/taxes-representatives. If you choose to file your application online, **do not send us this form.**

For more information, including instructions, required documentation for rebate application Types 2, 3, and 5, and the definition of a house, see "General information" on pages 7 and 8 of this form. Your claim may be delayed or denied if this form is not filled out in full, the rebate calculation is not correct, or the required documentation is not submitted with your application.

Part A – Claimant information

Claimant's legal name (**one name only**, even if the house is purchased by several individuals)
Last name, first name, and initial(s):

KAZMI, Fatima N.

Business number (if applicable):

Daytime telephone number:

519-951-6824 Extension:

Home telephone number:

Language preference:

☒ English ☐ French

FOR INTERNAL USE

IC						NC					
----	--	--	--	--	--	----	--	--	--	--	--

Protected B when completed

Part A – Claimant information (continued)**Other purchaser information**

If more than one individual purchased the house, list all of the other purchaser(s). Attach a separate sheet if you need more space.

Last name, first name, and initial(s) of the other purchaser:

KAZMI, Muhammad M.

Last name, first name, and initial(s) of the other purchaser:

KAZMI, Rizwan

Address of the house you purchased

Unit No. – Street No. Street name, RR:

[REDACTED]

City:

Richmond Hill

Province or territory:

Ontario

Postal code:

L 4 E 3 L 1

Mailing address of claimant (if different from purchased house address)

Unit No. – Street No. Street name, RR:

City:

Province, territory or state:

Postal code or ZIP code:

Country:

Part B – House information

Did you purchase the house for use as your, or your relation's, primary place of residence?

☒

Yes

☐

No

Date purchase agreement was signed by both you and the builder (if the agreement was signed on different dates, use the later date):

Year				Month		Day	
2	0	2	1	0	3	1	2

Date ownership of the house or the share in the co-op was transferred to you:

Year				Month		Day	
2	0	2	1	0	7	0	6

Date possession of the house was transferred to you:

Year				Month		Day	
2	0	2	1	0	7	0	6

Part B – House information (continued)**Legal description of property**

Lot, plan, concession, range, parcel, section, etc. You will find the description on your deed, or another land transfer document available from your provincial land registry office. Where applicable, use the strata lot for the lot number.

Lot No:

[REDACTED]

Plan No:

[REDACTED]

Other:

City of Richmond Hill

If a mobile home, state:

Manufacturer:

Model:

Serial number:

Part C – Housing and application Type

Type of housing (tick one box):

- ☒ House (including condominium unit)
- ☐ Mobile home (including modular home)
- ☐ Floating home
- ☐ Bed and breakfast
- ☐ Duplex

Application Type (tick one box). See Guide RC4028, GST/HST New Housing Rebate, to verify that you meet the conditions to claim the rebate. In all cases the builder or co-op must fill out Part D.

Rebate applications filed by the builder – Where the builder pays the amount of the rebate directly to you or credits it against the total amount payable for a new house (including a mobile home or a floating home). Give the filled out application to your builder.

1A ☒ When you buy both the house and land from the same builder or you buy a mobile home. (Do not tick Type 1A if you bought a mobile home and you lease land that is not a site in a residential trailer park from the vendor of the home. Tick Type 1B in this case.) Fill out Section 1 of Part F to calculate the rebate.

1B ☐ When you buy a house and lease the land from the same builder. (Do not tick Type 1B if you bought a mobile home from a vendor that also leases to you a site in a residential trailer park. Tick Type 1A in this case.) The lease must provide you with an option to buy the land, or must be for a term of at least 20 years. Fill out Section 2 of Part F to calculate the rebate.

Protected B when completed

Part C – Housing and application Type (continued)

Rebate applications you file directly with us – Where we pay the rebate directly to you for a new house (including a mobile home or a floating home).

- 2 ☐ When you buy both the house and land from the same builder or you buy a mobile home. (Do not tick Type 2 if you bought a mobile home and you lease land that is not a site in a residential trailer park from the vendor of the home. Tick Type 5 in this case.) Fill out Section 1 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments.
- 3 ☐ When you buy a share of the capital stock of a co-op. Fill out Section 3 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments.
- 5 ☐ When you buy a house and lease the land from the same builder. (Do not tick Type 5 if you bought a mobile home from a vendor that also leases to you a site in a residential trailer park. Tick Type 2 in this case.) The lease must provide you with an option to buy the land, or must be for a term of at least 20 years. Fill out Section 2 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments (or invoice in the case of a mobile home).

Part D – Builder or co-op information

Builder's or co-op's legal name:

CASTLEGROVE DEVELOPMENTS INC.

Business number (if applicable):

8 4 9 8 3 6 9 3 7 R T 0 0 0 1**Address**

Unit No. – Street No. Street name, RR:

c/o Maple Drywall 211 Westcreek Drive, Suite 200

City:

Woodbridge

Province, Territory or State:

Ontario

Postal code or ZIP code:

L4L 9T7

Country:

CANADA

Telephone number:

905-850-3020 Ext. 23

Extension:

Did the builder either pay the amount of the rebate directly to the purchaser or credit it against the total amount payable for the house?



Yes



No

If **yes**, the builder has to send this form filled out to us, including any applicable provincial rebate schedule. For more information and instructions, see pages 7 and 8.

For Type 1A or 1B, enter the reporting period covered by the GST/HST return in which a deduction is taken by the builder. The builder must take the deduction in the reporting period during which the amount of the rebate is paid or credited to the purchaser.

From

Year	Month	Day
<input type="text"/>	<input type="text"/>	<input type="text"/>

 to

Year	Month	Day
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name (print)

Albert Vitullo

Signature of builder or authorized official

Year

Month

Day

Part E – Claimant's Certification

I certify that the information given in this application, including any accompanying provincial rebate schedule and all supporting documents, is, to the best of my knowledge, true, correct, and complete in every respect. I have not previously claimed the "Total rebate amount," or any part of that amount, and I am eligible to claim this total rebate amount. I am not filing a second time for additional work or extras done on the house. **I also certify that the house is my, or one of my relation's, primary residence and is not intended as a rental property.**



Name (print)

Fatima N. KAZMI

Signature of the claimant

2	0	2	1	0	7	0	5
Year				Month		Day	

Year

Month Day

Part F – Rebate calculation (fill out only one of Section 1, 2, or 3, whichever applies)

You are **not** entitled to claim a GST/HST new housing rebate for some of the GST or federal part of the HST and you **do not fill out** Part F if any of the following apply to you:

- Your application type is 1A or 2 and the purchase price of the house is \$450,000 or more.
- Your application type is 1B or 5 and the fair market value of the house (building and land) when possession was transferred to you was \$517,500 or more (in some cases a lower value may apply to restrict the rebate).
- Your application type is 3 and the total amount paid for the share in the co-op is \$517,500 or more (in some cases a lower value may apply to restrict the rebate).

If the above situations **do not apply** and you meet all of the other GST/HST new housing rebate conditions, you may be entitled to claim a GST/HST new housing rebate. Fill out Part F. You will need to fill out Form RC7190-WS, GST190 Calculation Worksheet, to calculate the amounts you have to enter in Part F.

Note

If you paid the HST on your purchase of a house located in a province that offers a provincial new housing rebate, you may be entitled to claim a rebate for some of the provincial part of the HST you paid on the purchase. A provincial new housing rebate may be available even if a GST/HST new housing rebate is not. For more information, see the appropriate provincial rebate schedule.

Section 1 – Rebate calculation for Application Type 1A or 2

GST paid or the federal part of the HST paid on the purchase of the house (enter the amount from line 1 of Form RC7190-WS). (If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on assignment, also include that tax paid on line A.)

\$81,537.16

A

Enter the purchase price of the house (**do not include** GST or HST). (If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on the assignment, also include the purchase price for the assignment on line B.)

\$1,630,743.23

B

GST/HST new housing rebate amount (enter the amount from line 4 of Form RC7190-WS).

\$0.00

C

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line C of that schedule.

\$24,000.00

D

Total rebate amount including any provincial rebate (line C plus line D).

\$24,000.00

E

Section 2 – Rebate calculation for Application Type 1B or 5

Total purchase price for the house (do not include amounts for the lease of the land or the option to purchase the land).

		F
--	--	----------

Fair market value of the house (including the land and the building) when possession was transferred to you.

		G
--	--	----------

GST/HST new housing rebate amount (enter the amount from line 8 of Form RC7190-WS).

		H
--	--	----------

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line F of that schedule.

		I
--	--	----------

Total rebate amount including any provincial rebate (line H plus line I).

		J
--	--	----------

Section 3 – Rebate calculation for Application Type 3

Total purchase price for the share of the capital stock in the co-op. (If you purchased any other interest in the corporation, complex, or unit, also include the purchase price for that interest on line K.)

		K
--	--	----------

GST/HST new housing rebate amount (enter the amount from line 11 of Form RC7190-WS).

		L
--	--	----------

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line H of that schedule.

		M
--	--	----------

Total rebate amount including any provincial rebate (line L plus line M).

		N
--	--	----------

Part G – Direct deposit request (fill out only if you are filing a Type 2, 3, or 5 rebate application)

To have your refund deposited directly into your bank account, complete the information area below or attach a blank cheque with the information encoded on it and "VOID" written across the front.

Branch number

--	--	--	--	--

Institution number

--	--	--	--

Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name of the account holder:

--

Personal information is collected for purposes of the administration or enforcement of the Excise Tax Act, Part IX, and related programs and activities including administering tax, rebates, elections, audit, compliance, and collection. The information collected may be used or disclosed for the purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

General information

Who should fill out this form?

Use this form to claim your new housing rebate if you bought a new house (including a residential condominium unit or a duplex) or a share of the capital stock of a co-operative housing corporation (co-op). The house must be the primary place of residence for you or a relation. If more than one individual owns the house or share, only one individual can claim the rebate. Partnerships (even if all the partners are individuals) and corporations that buy new houses are not entitled to claim this rebate. An individual cannot claim this rebate if a partnership or a corporation is also an owner of the house.

Do not use this form if you built or substantially renovated your house or hired someone to do so. Instead, use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses.

If you purchased this house as a rental property, use Form GST524, GST/HST New Residential Rental Property Rebate Application.

For more information on the conditions that apply for each rebate type, see Guide RC4028, GST/HST New Housing Rebate.

If the application is signed by someone other than the claimant, you must attach a properly executed power of attorney to this form.

If your house is located in a province that offers a provincial new housing rebate for some of the provincial part of the HST and you qualify for that rebate, you also need to fill out the appropriate provincial rebate schedule to claim the provincial new housing rebate.

Note

If you previously purchased a new house and received a new housing rebate you were assigned a business number for tracking purposes (nine digits followed by RT0001). Use the same number for this application.

Documentation required

If your application type is 2, 3, or 5 in Part C, you must send us this form along with the following documents:

- a copy of the statement of adjustments
- for a mobile home, a copy of the invoice

Note

You are not required to submit proof of occupancy with your application. However, you may be asked to provide proof of occupancy later.

Do not send us the agreements for the purchase of your house. Keep them for six years in case we ask to see them.

Note

If you choose not to file your application online when claiming a Type 1A or 1B rebate, you must send us a copy of this form. Do **not** send supporting documents with this form when claiming either of these rebates, but keep them in case we ask to see them later.

When should I file my claim?

Generally, you have two years from the date ownership of the house is transferred to you to claim the rebate.

Where do I send this form?

For an individual claiming this rebate, use the chart below to identify the correct tax centre to send your filled out form and any applicable provincial rebate schedule.

If you are a builder and choose **not to file** your application online, use the following chart to find out to which tax centre to send your filled out form.

If you are one of the following:	Send your form to:
<ul style="list-style-type: none"> • an individual, and the property is located in one of the areas indicated below • a builder located in one of the areas indicated below, and you have filed your GST/HST return online <p>Areas: Sudbury/Nickel Belt, Toronto Centre, Toronto East, Toronto West, Toronto North, or Barrie.</p>	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C1
If you are one of the following:	Send your form to:
<ul style="list-style-type: none"> • an individual, and the property is located anywhere in Canada, other than the areas mentioned above • a builder located anywhere in Canada, other than the areas mentioned above, and you have filed your GST/HST return online 	Prince Edward Island Tax Centre 275 Pope Road Summerside PE C1N 6A2
If you are:	Send your form to:
<ul style="list-style-type: none"> • a builder who is eligible to file a paper GST/HST return. (In addition to your filled out form and any applicable provincial rebate schedule, you have to send your return in which you claimed a deduction.) 	The tax centre indicated on your return.

Note

If you are a builder and choose to file your application online, **do not send** us this form.

Definition

House – for this rebate, includes a single family home, a residential condominium unit, a duplex, a mobile home, and a floating home. It also includes a bed and breakfast if more than 50% of the house is your primary place of residence. Otherwise, only the part that is your primary place of residence is a house for purposes of this rebate.

What if you need help?

For more information, see Guide RC4028, GST/HST New Housing Rebate, go to canada.ca/gst-hst, or call 1-800-959-5525.

Forms and publications

To get our forms and publications, go to canada.ca/gst-hst-pub.

Canada Revenue Agency
Agence du revenu
du Canada**Protected B**
when completed**GST/HST New Housing Rebate – Appendix A**
(for use by the claimant's legal representative only)

This form can be used to inform the Canada Revenue Agency (CRA) that the original Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder, signed by the claimant, will be kept by the claimant's legal representative. This form can be used **only** for application type 1A or 1B, as indicated on Form GST190, where the builder paid or credited the rebate amount to the claimant.

Do not use this area.

This procedure will facilitate the transfer of electronic documents between the claimant's legal representative and the builder without the claimant's original signature on the Form GST190 that is sent to the CRA. This administrative procedure is an alternative to the normal filing procedure.

This form can be used only for the GST/HST new housing rebate and **all** of the following conditions must be met:

- The builder has paid or credited the new housing rebate to the claimant identified in Part A of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder and application type 1A or 1B is ticked in Part C of Form GST190.
- The claimant signed the Certification section of Form GST190.
- The claimant's legal representative fills out this form and sends it to the builder or the builder's legal representative along with a filled out electronic copy of Form GST190.
- The claimant's legal representative keeps the original Form GST190 for six years and agrees to provide it to the CRA on request.

Important

To avoid delays in processing the rebate claim, the builder must fill out this form GST190A, GST/HST New Housing Rebate – Appendix A with Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder. The builder has to send **both forms** to the CRA with his/her GST/HST return.

Identification of the claimant

Name of the claimant identified in Part A of Form GST190:

Fatima Narjis KAZMI**Address of the purchased property**

Unit No. – Street No. Street name, RR:

[REDACTED]

City:

Richmond Hill

Province or Territory:

Ontario

Postal code:

L 4 E 3 L 1

Protected B when completed

Identification of the claimant's legal representative

Name of the claimant's legal representative:

WASEEM KALA

Firm name:

Waseem Kala Professional Corporation

Mailing address

Unit No. – Street No. Street name, PO Box, RR:

101B-405 Britannia Rd E

City:

Mississauga

Province or Territory:

ON

Postal code:

L 4 Z 3 E

Telephone number:

905 712-2499

Extension:

Fax number:

289 904-0338

Date:

Year Month Day
2021 07 05



Ticking this box certifies that I am the legal representative of the claimant identified in Part A of Form GST190. I agree to keep the original GST190 for six years after the closing date, and to provide it to the CRA on request. I also certify that all the conditions outlined above are met.

Personal information (including the SIN) is collected for purposes of the administration or enforcement of the Excise Tax Act, Part IX, and related programs and activities including administering tax, rebates, elections, audit, compliance, and collection. The information collected may be used or disclosed for the purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

**GST190 Ontario Rebate Schedule**

Use this rebate schedule to calculate the amount of your Ontario new housing rebate for some of the provincial part of the harmonized sales tax (HST) if you bought a new house in Ontario (including a residential condominium unit, a duplex, or a share of the capital stock of a co-operative housing corporation [co-op]). You are eligible to claim this rebate if:

- you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST; or
- you would be entitled to claim that rebate if the purchase price of the house or share of capital stock in the co-op (for application types 1A, 2, and 3) or the fair market value of the house (for application types 1B and 5) was less than the applicable maximum.

Note for owner-built houses

If you built your house or hired someone to build it, do not complete this schedule. Use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses, and Form RC7191-ON, GST191 Ontario Rebate Schedule.

For more information, see Guide R4028, GST/HST New Housing Rebate, or go to canada.ca/gst-hst.

Section A – House information			
Address of the new house (Unit no – Street no Street name, PO Box, RR) [REDACTED]		City Richmond Hill	Province O N Postal code L4E 3L1
Section B – Ontario rebate calculation (complete only one of Parts I, II, or III, whichever applies)			
Part I – Rebate calculation for Application Type 1A or 2			
Provincial part of the HST Total HST paid on the house \$ <u>211,996.62</u> × 8 = \$ <u>1,695,972.96</u> ÷ 13		<u>\$130,459.46</u>	A
Purchase price of house (do not include the HST).		<u>\$1,630,743.23</u>	B
Ontario new housing rebate amount (multiply line A above by 75%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line C on line D of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.		<u>\$24,000.00</u>	C
Part II – Rebate calculation for Application Type 1B or 5			
Total purchase price for the house (do not include amounts for the lease of the land or the option to purchase the land).			D
Fair market value of house (including the land and building) when possession was transferred to you.			E
Ontario new housing rebate amount (multiply line D above by 5.31%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line F on line I of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.			F
Part III – Rebate calculation for Application Type 3			
Total purchase price for the share of the capital stock in the co-op.			G
Ontario new housing rebate amount (multiply line G above by 5.31%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line H on line M of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.			H

Personal information is collected under the Excise Tax Act to administer tax, rebates, and elections. It may also be used for any purpose related to the enforcement of the Act such as audit, compliance and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to: access their personal information; request corrections; or, file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

Instructions**If the builder pays or credits you with the amount of your Ontario new housing rebate**

Provide this rebate schedule along with a completed Form GST190 to the builder. The builder must send both forms to us.

If the builder does not pay or credit you with the amount of your Ontario new housing rebate

If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, send this rebate schedule to us along with a completed Form GST190 and your supporting documentation.

If you are not entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, you do not have to enter any amounts from this form on Form GST190. Complete sections A, B, C, D, and E of Form GST190 and send it to us, along with this completed rebate schedule and your supporting documentation.



GST/HST New Housing Rebate Application for Houses Purchased from a Builder

Use this form to claim your rebate if you bought a new house (including a residential condominium unit or a duplex) or a share of the capital stock of a co-operative housing corporation (co-op).

Do not use this area.

Do not use this form if you built your house or hired someone to build it. Instead, use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses.

If you purchased this house as a rental property, you **do not** qualify for this rebate. You may qualify for the New Residential Rental Property Rebate instead. To apply for that rebate, you (not the builder) may use Form GST524, GST/HST New Residential Rental Property Rebate Application.

Note

GST/HST registered builders claiming a Type 1A or 1B rebate can choose to file their application online along with their GST/HST return using GST/HST NETFILE at canada.ca/gst-hst-netfile or by using the "File a return" online service in My Business Account at canada.ca/my-cra-business-account. The rebate can also be filed online on its own using the "File a rebate" online service in My Business Account. Representatives can access these online services in Represent a Client at canada.ca/taxes-representatives. If you choose to file your application online, **do not send** us this form.

For more information, including instructions, required documentation for rebate application Types 2, 3, and 5, and the definition of a house, see "General information" on pages 7 and 8 of this form. Your claim may be delayed or denied if this form is not filled out in full, the rebate calculation is not correct, or the required documentation is not submitted with your application.

Part A – Claimant information

Claimant's legal name (**one name only**, even if the house is purchased by several individuals)
Last name, first name, and initial(s):

KAZMI, Fatima N.

Business number (if applicable):

Daytime telephone number:

519-951-6824 Extension: _____

Home telephone number:

Language preference:

☒ English ☐ French

FOR INTERNAL USE

IC						NC					
----	--	--	--	--	--	----	--	--	--	--	--

Part A – Claimant information (continued)**Other purchaser information**

If more than one individual purchased the house, list all of the other purchaser(s). Attach a separate sheet if you need more space.

Last name, first name, and initial(s) of the other purchaser:

KAZMI, Muhammad M.

Last name, first name, and initial(s) of the other purchaser:

KAZMI, Rizwan

Address of the house you purchased

Unit No. – Street No. Street name, RR:

[REDACTED]

City:

Richmond Hill

Province or territory:

Ontario

Postal code:

L 4 E 3 L 1

Mailing address of claimant (if different from purchased house address)

Unit No. – Street No. Street name, RR:

City:

Province, territory or state:

Postal code or ZIP code:

Country:

Part B – House information

Did you purchase the house for use as your, or your relation's, primary place of residence?

☒

Yes

☐

No

Date purchase agreement was signed by both you and the builder (if the agreement was signed on different dates, use the later date):

Year				Month			Day	
2	0	2	1	0	3	1	2	

Date ownership of the house or the share in the co-op was transferred to you:

Year				Month			Day	
2	0	2	1	0	7	0	6	

Date possession of the house was transferred to you:

Year				Month			Day	
2	0	2	1	0	7	0	6	

Part B – House information (continued)**Legal description of property**

Lot, plan, concession, range, parcel, section, etc. You will find the description on your deed, or another land transfer document available from your provincial land registry office. Where applicable, use the strata lot for the lot number.

Lot No:



Plan No:



Other:

City of Richmond Hill

If a mobile home, state:

Manufacturer:

Model:

Serial number:

Part C – Housing and application Type

Type of housing (tick one box):

- ☒ House (including condominium unit)
- ☐ Mobile home (including modular home)
- ☐ Floating home
- ☐ Bed and breakfast
- ☐ Duplex

Application Type (tick one box). See Guide RC4028, GST/HST New Housing Rebate, to verify that you meet the conditions to claim the rebate. In all cases the builder or co-op must fill out Part D.

Rebate applications filed by the builder – Where the builder pays the amount of the rebate directly to you or credits it against the total amount payable for a new house (including a mobile home or a floating home). Give the filled out application to your builder.

1A ☒ When you buy both the house and land from the same builder or you buy a mobile home. (Do not tick Type 1A if you bought a mobile home and you lease land that is not a site in a residential trailer park from the vendor of the home. Tick Type 1B in this case.) Fill out Section 1 of Part F to calculate the rebate.

1B ☐ When you buy a house and lease the land from the same builder. (Do not tick Type 1B if you bought a mobile home from a vendor that also leases to you a site in a residential trailer park. Tick Type 1A in this case.) The lease must provide you with an option to buy the land, or must be for a term of at least 20 years. Fill out Section 2 of Part F to calculate the rebate.

Part C – Housing and application Type (continued)

Rebate applications you file directly with us – Where we pay the rebate directly to you for a new house (including a mobile home or a floating home).

2 ☐ When you buy both the house and land from the same builder or you buy a mobile home. (Do not tick Type 2 if you bought a mobile home and you lease land that is not a site in a residential trailer park from the vendor of the home. Tick Type 5 in this case.) Fill out Section 1 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments.

3 ☐ When you buy a share of the capital stock of a co-op. Fill out Section 3 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments.

5 ☐ When you buy a house and lease the land from the same builder. (Do not tick Type 5 if you bought a mobile home from a vendor that also leases to you a site in a residential trailer park. Tick Type 2 in this case.) The lease must provide you with an option to buy the land, or must be for a term of at least 20 years. Fill out Section 2 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments (or invoice in the case of a mobile home).

Part D – Builder or co-op information

Builder's or co-op's legal name:

CASTLEGROVE DEVELOPMENTS INC.

Business number (if applicable):

8 4 9 8 3 6 9 3 7 R T 0 0 0 1

Address

Unit No. – Street No. Street name, RR:

c/o Maple Drywall 211 Westcreek Drive, Suite 200

City:

Woodbridge

Province, Territory or State:

Ontario

Postal code or ZIP code:

L4L 9T7

Country:

CANADA

Telephone number:

905-850-3020 Ext. 23

Extension:

Did the builder either pay the amount of the rebate directly to the purchaser or credit it against the total amount payable for the house?

☒ Yes

☐ No

If **yes**, the builder has to send this form filled out to us, including any applicable provincial rebate schedule. For more information and instructions, see pages 7 and 8.

For Type 1A or 1B, enter the reporting period covered by the GST/HST return in which a deduction is taken by the builder. The builder must take the deduction in the reporting period during which the amount of the rebate is paid or credited to the purchaser.

From

Year	Month	Day

 to

Year	Month	Day

Name (print)

Albert Vitullo

Signature of builder or authorized official

Year	Month	Day

Part E – Claimant's Certification

I certify that the information given in this application, including any accompanying provincial rebate schedule and all supporting documents, is, to the best of my knowledge, true, correct, and complete in every respect. I have not previously claimed the "Total rebate amount," or any part of that amount, and I am eligible to claim this total rebate amount. I am not filing a second time for additional work or extras done on the house. **I also certify that the house is my, or one of my relation's, primary residence and is not intended as a rental property.**



Name (print)

Fatima N. KAZMI

Signature of the claimant

2	0	2	1	0	7	0	5
Year				Month		Day	

Part F – Rebate calculation (fill out only one of Section 1, 2, or 3, whichever applies)

You are **not** entitled to claim a GST/HST new housing rebate for some of the GST or federal part of the HST and you **do not fill out** Part F if any of the following apply to you:

- Your application type is 1A or 2 and the purchase price of the house is \$450,000 or more.
- Your application type is 1B or 5 and the fair market value of the house (building and land) when possession was transferred to you was \$517,500 or more (in some cases a lower value may apply to restrict the rebate).
- Your application type is 3 and the total amount paid for the share in the co-op is \$517,500 or more (in some cases a lower value may apply to restrict the rebate).

If the above situations **do not apply** and you meet all of the other GST/HST new housing rebate conditions, you may be entitled to claim a GST/HST new housing rebate. Fill out Part F. You will need to fill out Form RC7190-WS, GST190 Calculation Worksheet, to calculate the amounts you have to enter in Part F.

Note

If you paid the HST on your purchase of a house located in a province that offers a provincial new housing rebate, you may be entitled to claim a rebate for some of the provincial part of the HST you paid on the purchase. A provincial new housing rebate may be available even if a GST/HST new housing rebate is not. For more information, see the appropriate provincial rebate schedule.

Section 1 – Rebate calculation for Application Type 1A or 2

GST paid or the federal part of the HST paid on the purchase of the house (enter the amount from line 1 of Form RC7190-WS). (If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on assignment, also include that tax paid on line A.)

\$81,537	16	A
----------	----	----------

Enter the purchase price of the house (**do not include** GST or HST). (If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on the assignment, also include the purchase price for the assignment on line B.)

\$1,630,743	23	B
-------------	----	----------

GST/HST new housing rebate amount (enter the amount from line 4 of Form RC7190-WS).

\$0	00	C
-----	----	----------

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line C of that schedule.

\$24,000	00	D
----------	----	----------

Total rebate amount including any provincial rebate (line C plus line D).

\$24,000	00	E
----------	----	----------

Protected B when completed

Section 2 – Rebate calculation for Application Type 1B or 5

Total purchase price for the house (do not include amounts for the lease of the land or the option to purchase the land).

		F
--	--	----------

Fair market value of the house (including the land and the building) when possession was transferred to you.

		G
--	--	----------

GST/HST new housing rebate amount (enter the amount from line 8 of Form RC7190-WS).

		H
--	--	----------

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line F of that schedule.

		I
--	--	----------

Total rebate amount including any provincial rebate (line H plus line I).

		J
--	--	----------

Section 3 – Rebate calculation for Application Type 3

Total purchase price for the share of the capital stock in the co-op. (If you purchased any other interest in the corporation, complex, or unit, also include the purchase price for that interest on line K.)

		K
--	--	----------

GST/HST new housing rebate amount (enter the amount from line 11 of Form RC7190-WS).

		L
--	--	----------

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line H of that schedule.

		M
--	--	----------

Total rebate amount including any provincial rebate (line L plus line M).

		N
--	--	----------

Part G – Direct deposit request (fill out only if you are filing a Type 2, 3, or 5 rebate application)

To have your refund deposited directly into your bank account, complete the information area below or attach a blank cheque with the information encoded on it and "VOID" written across the front.

Branch number

--	--	--	--	--

Institution number

--	--	--

Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name of the account holder:

--

Personal information is collected for purposes of the administration or enforcement of the Excise Tax Act, Part IX, and related programs and activities including administering tax, rebates, elections, audit, compliance, and collection. The information collected may be used or disclosed for the purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

General information

Who should fill out this form?

Use this form to claim your new housing rebate if you bought a new house (including a residential condominium unit or a duplex) or a share of the capital stock of a co-operative housing corporation (co-op). The house must be the primary place of residence for you or a relation. If more than one individual owns the house or share, only one individual can claim the rebate. Partnerships (even if all the partners are individuals) and corporations that buy new houses are not entitled to claim this rebate. An individual cannot claim this rebate if a partnership or a corporation is also an owner of the house.

Do not use this form if you built or substantially renovated your house or hired someone to do so. Instead, use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses.

If you purchased this house as a rental property, use Form GST524, GST/HST New Residential Rental Property Rebate Application.

For more information on the conditions that apply for each rebate type, see Guide RC4028, GST/HST New Housing Rebate.

If the application is signed by someone other than the claimant, you must attach a properly executed power of attorney to this form.

If your house is located in a province that offers a provincial new housing rebate for some of the provincial part of the HST and you qualify for that rebate, you also need to fill out the appropriate provincial rebate schedule to claim the provincial new housing rebate.

Note

If you previously purchased a new house and received a new housing rebate you were assigned a business number for tracking purposes (nine digits followed by RT0001). Use the same number for this application.

Documentation required

If your application type is 2, 3, or 5 in Part C, you must send us this form along with the following documents:

- a copy of the statement of adjustments
- for a mobile home, a copy of the invoice

Note

You are not required to submit proof of occupancy with your application. However, you may be asked to provide proof of occupancy later.

Do not send us the agreements for the purchase of your house. Keep them for six years in case we ask to see them.

Note

If you choose not to file your application online when claiming a Type 1A or 1B rebate, you must send us a copy of this form. **Do not** send supporting documents with this form when claiming either of these rebates, but keep them in case we ask to see them later.

When should I file my claim?

Generally, you have two years from the date ownership of the house is transferred to you to claim the rebate.

Where do I send this form?

For an individual claiming this rebate, use the chart below to identify the correct tax centre to send your filled out form and any applicable provincial rebate schedule.

If you are a builder and choose **not to file** your application online, use the following chart to find out to which tax centre to send your filled out form.

If you are one of the following:	Send your form to:
<ul style="list-style-type: none"> • an individual, and the property is located in one of the areas indicated below • a builder located in one of the areas indicated below, and you have filed your GST/HST return online <p>Areas: Sudbury/Nickel Belt, Toronto Centre, Toronto East, Toronto West, Toronto North, or Barrie.</p>	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C1
If you are one of the following:	Send your form to:
<ul style="list-style-type: none"> • an individual, and the property is located anywhere in Canada, other than the areas mentioned above • a builder located anywhere in Canada, other than the areas mentioned above, and you have filed your GST/HST return online 	Prince Edward Island Tax Centre 275 Pope Road Summerside PE C1N 6A2
If you are:	Send your form to:
<ul style="list-style-type: none"> • a builder who is eligible to file a paper GST/HST return. (In addition to your filled out form and any applicable provincial rebate schedule, you have to send your return in which you claimed a deduction.) 	The tax centre indicated on your return.

Note

If you are a builder and choose to file your application online, **do not send** us this form.

Definition

House – for this rebate, includes a single family home, a residential condominium unit, a duplex, a mobile home, and a floating home. It also includes a bed and breakfast if more than 50% of the house is your primary place of residence. Otherwise, only the part that is your primary place of residence is a house for purposes of this rebate.

What if you need help?

For more information, see Guide RC4028, GST/HST New Housing Rebate, go to canada.ca/gst-hst, or call 1-800-959-5525.

Forms and publications

To get our forms and publications, go to canada.ca/gst-hst-pub.

Canada Revenue
Agency Agence du revenu
du Canada**Protected B**
when completed**GST/HST New Housing Rebate – Appendix A**
(for use by the claimant's legal representative only)

This form can be used to inform the Canada Revenue Agency (CRA) that the original Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder, signed by the claimant, will be kept by the claimant's legal representative. This form can be used **only** for application type 1A or 1B, as indicated on Form GST190, where the builder paid or credited the rebate amount to the claimant.

Do not use this area.

This procedure will facilitate the transfer of electronic documents between the claimant's legal representative and the builder without the claimant's original signature on the Form GST190 that is sent to the CRA. This administrative procedure is an alternative to the normal filing procedure.

This form can be used only for the GST/HST new housing rebate and **all** of the following conditions must be met:

- The builder has paid or credited the new housing rebate to the claimant identified in Part A of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder and application type 1A or 1B is ticked in Part C of Form GST190.
- The claimant signed the Certification section of Form GST190.
- The claimant's legal representative fills out this form and sends it to the builder or the builder's legal representative along with a filled out electronic copy of Form GST190.
- The claimant's legal representative keeps the original Form GST190 for six years and agrees to provide it to the CRA on request.

Important

To avoid delays in processing the rebate claim, the builder must fill out this form GST190A, GST/HST New Housing Rebate – Appendix A with Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder. The builder has to send **both forms** to the CRA with his/her GST/HST return.

Identification of the claimantName of the claimant identified in Part A of
Form GST190:**Fatima Narjis KAZMI****Address of the purchased property**

Unit No. – Street No. Street name, RR:

[REDACTED]

City:

Richmond Hill

Province or Territory:

Ontario

Postal code:

L 4 E 3 L 1

Protected B when completed

Identification of the claimant's legal representative

Name of the claimant's legal representative: WASEEM KALA

Firm name: Waseem Kala Professional Corporation

Mailing address

Unit No. – Street No. Street name, PO Box, RR: 101B-405 Britannia Rd E

City: Mississauga

Province or Territory: ON

Postal code:

L	4	Z		3	E
---	---	---	--	---	---

Telephone number: 905 712-2499 Extension:

Fax number: 289 904-0338

Date:

Year	Month	Day								
<table border="1"><tr><td>2</td><td>0</td><td>2</td><td>1</td></tr></table>	2	0	2	1	<table border="1"><tr><td>0</td><td>7</td></tr></table>	0	7	<table border="1"><tr><td>0</td><td>5</td></tr></table>	0	5
2	0	2	1							
0	7									
0	5									

☒ Ticking this box certifies that I am the legal representative of the claimant identified in Part A of Form GST190. I agree to keep the original GST190 for six years after the closing date, and to provide it to the CRA on request. I also certify that all the conditions outlined above are met.

Personal information (including the SIN) is collected for purposes of the administration or enforcement of the Excise Tax Act, Part IX, and related programs and activities including administering tax, rebates, elections, audit, compliance, and collection. The information collected may be used or disclosed for the purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

Canada Revenue
AgencyAgence du revenu
du CanadaProtected B
when completed**GST190 Ontario Rebate Schedule**

Use this rebate schedule to calculate the amount of your Ontario new housing rebate for some of the provincial part of the harmonized sales tax (HST) if you bought a new house in Ontario (including a residential condominium unit, a duplex, or a share of the capital stock of a co-operative housing corporation [co-op]). You are eligible to claim this rebate if:

- you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST; or
- you would be entitled to claim that rebate if the purchase price of the house or share of capital stock in the co-op (for application types 1A, 2, and 3) or the fair market value of the house (for application types 1B and 5) was less than the applicable maximum.

Note for owner-built houses

If you built your house or hired someone to build it, do not complete this schedule. Use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses, and Form RC7191-ON, GST191 Ontario Rebate Schedule.

For more information, see Guide R4028, GST/HST New Housing Rebate, or go to canada.ca/gst-hst.

Section A – House information			
Address of the new house (Unit no – Street no Street name, PO Box, RR)		City	Province
		Richmond Hill	O N
		Postal code	
		L4E 3L1	
Section B – Ontario rebate calculation (complete only one of Parts I, II, or III, whichever applies)			
Part I – Rebate calculation for Application Type 1A or 2			
Provincial part of the HST			
Total HST paid on the house \$ 211,996.62 × 8 = \$ 1,695,972.96 ÷ 13		\$130,459.46	A
Purchase price of house (do not include the HST).		\$1,630,743.23	B
Ontario new housing rebate amount (multiply line A above by 75%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line C on line D of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.		\$24,000.00	C
Part II – Rebate calculation for Application Type 1B or 5			
Total purchase price for the house (do not include amounts for the lease of the land or the option to purchase the land).			D
Fair market value of house (including the land and building) when possession was transferred to you.			E
Ontario new housing rebate amount (multiply line D above by 5.31%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line F on line I of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.			F
Part III – Rebate calculation for Application Type 3			
Total purchase price for the share of the capital stock in the co-op.			G
Ontario new housing rebate amount (multiply line G above by 5.31%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line H on line M of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.			H

Personal information is collected under the Excise Tax Act to administer tax, rebates, and elections. It may also be used for any purpose related to the enforcement of the Act such as audit, compliance and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to: access their personal information; request corrections; or, file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

Instructions**If the builder pays or credits you with the amount of your Ontario new housing rebate**

Provide this rebate schedule along with a completed Form GST190 to the builder. The builder must send both forms to us.

If the builder does not pay or credit you with the amount of your Ontario new housing rebate

If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, send this rebate schedule to us along with a completed Form GST190 and your supporting documentation.

If you are not entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, you do not have to enter any amounts from this form on Form GST190. Complete sections A, B, C, D, and E of Form GST190 and send it to us, along with this completed rebate schedule and your supporting documentation.

Protected B
when completed

GST/HST New Housing Rebate Application for Houses Purchased from a Builder

Use this form to claim your rebate if you bought a new house (including a residential condominium unit or a duplex) or a share of the capital stock of a co-operative housing corporation (co-op).

Do not use this area.

Do not use this form if you built your house or hired someone to build it. Instead, use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses.

If you purchased this house as a rental property, you **do not** qualify for this rebate. You may qualify for the New Residential Rental Property Rebate instead. To apply for that rebate, you (not the builder) may use Form GST524, GST/HST New Residential Rental Property Rebate Application.

Note

GST/HST registered builders claiming a Type 1A or 1B rebate can choose to file their application online along with their GST/HST return using GST/HST NETFILE at canada.ca/gst-hst-netfile or by using the "File a return" online service in My Business Account at canada.ca/my-cra-business-account. The rebate can also be filed online on its own using the "File a rebate" online service in My Business Account. Representatives can access these online services in Represent a Client at canada.ca/taxes-representatives. If you choose to file your application online, **do not send** us this form.

For more information, including instructions, required documentation for rebate application Types 2, 3, and 5, and the definition of a house, see "General information" on pages 7 and 8 of this form. Your claim may be delayed or denied if this form is not filled out in full, the rebate calculation is not correct, or the required documentation is not submitted with your application.

Part A – Claimant information

Claimant's legal name (**one name only**, even if the house is purchased by several individuals)
Last name, first name, and initial(s):

KAZMI, Fatima N.

Business number (if applicable):

Daytime telephone number:

519-951-6824 Extension: _____

Home telephone number:

Age Group	Percentage of Respondents
18-29	65%
30-49	75%
50-69	85%
70+	88%

Language preference:

☒ English ☐ French

FOR INTERNAL USE

IC						NC					
----	--	--	--	--	--	----	--	--	--	--	--

Part A – Claimant information (continued)**Other purchaser information**

If more than one individual purchased the house, list all of the other purchaser(s). Attach a separate sheet if you need more space.

Last name, first name, and initial(s) of the other purchaser:

KAZMI, Muhammad M.

Last name, first name, and initial(s) of the other purchaser:

KAZMI, Rizwan

Address of the house you purchased

Unit No. – Street No. Street name, RR:

City:

Richmond Hill

Province or territory:

Ontario

Postal code:

L 4 E 3 L 1

Mailing address of claimant (if different from purchased house address)

Unit No. – Street No. Street name, RR:

City:

Province, territory or state:

Postal code or ZIP code:

Country:

Part B – House information

Did you purchase the house for use as your, or your relation's, primary place of residence?



Yes



No

Date purchase agreement was signed by both you and the builder (if the agreement was signed on different dates, use the later date):

Year		Month		Day	
2	0	2	1	0	3
1	2	1	2		

Date ownership of the house or the share in the co-op was transferred to you:

Year		Month		Day	
2	0	2	1	0	7
1	6	0	6		

Date possession of the house was transferred to you:

Year		Month		Day	
2	0	2	1	0	7
1	6	0	6		

Part B – House information (continued)**Legal description of property**

Lot, plan, concession, range, parcel, section, etc. You will find the description on your deed, or another land transfer document available from your provincial land registry office. Where applicable, use the strata lot for the lot number.

Lot No:



Plan No:



Other:

City of Richmond Hill

If a mobile home, state:

Manufacturer:

Model:

Serial number:

Part C – Housing and application Type

Type of housing (tick one box):

- ☒ House (including condominium unit)
- ☐ Mobile home (including modular home)
- ☐ Floating home
- ☐ Bed and breakfast
- ☐ Duplex

Application Type (tick one box). See Guide RC4028, GST/HST New Housing Rebate, to verify that you meet the conditions to claim the rebate. In all cases the builder or co-op must fill out Part D.

Rebate applications filed by the builder – Where the builder pays the amount of the rebate directly to you or credits it against the total amount payable for a new house (including a mobile home or a floating home). Give the filled out application to your builder.

1A ☒ When you buy both the house and land from the same builder or you buy a mobile home. (Do not tick Type 1A if you bought a mobile home and you lease land that is not a site in a residential trailer park from the vendor of the home. Tick Type 1B in this case.) Fill out Section 1 of Part F to calculate the rebate.

1B ☐ When you buy a house and lease the land from the same builder. (Do not tick Type 1B if you bought a mobile home from a vendor that also leases to you a site in a residential trailer park. Tick Type 1A in this case.) The lease must provide you with an option to buy the land, or must be for a term of at least 20 years. Fill out Section 2 of Part F to calculate the rebate.

Protected B when completed

Part C – Housing and application Type (continued)

Rebate applications you file directly with us – Where we pay the rebate directly to you for a new house (including a mobile home or a floating home).

- 2 ☐ When you buy both the house and land from the same builder or you buy a mobile home. (Do not tick Type 2 if you bought a mobile home and you lease land that is not a site in a residential trailer park from the vendor of the home. Tick Type 5 in this case.) Fill out Section 1 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments.
- 3 ☐ When you buy a share of the capital stock of a co-op. Fill out Section 3 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments.
- 5 ☐ When you buy a house and lease the land from the same builder. (Do not tick Type 5 if you bought a mobile home from a vendor that also leases to you a site in a residential trailer park. Tick Type 2 in this case.) The lease must provide you with an option to buy the land, or must be for a term of at least 20 years. Fill out Section 2 of Part F to calculate the rebate. Attach a copy of your Statement of Adjustments (or invoice in the case of a mobile home).

Part D – Builder or co-op information

Builder's or co-op's legal name:

CASTLEGROVE DEVELOPMENTS INC.

Business number (if applicable):

8 4 9 8 3 6 9 3 7 R T 0 0 0 1**Address**

Unit No. – Street No. Street name, RR:

c/o Maple Drywall 211 Westcreek Drive, Suite 200

City:

Woodbridge

Province, Territory or State:

Ontario

Postal code or ZIP code:

L4L 9T7

Country:

CANADA

Telephone number:

905-850-3020 Ext. 23

Extension: _____

Did the builder either pay the amount of the rebate directly to the purchaser or credit it against the total amount payable for the house?

☒ Yes ☐ No

If **yes**, the builder has to send this form filled out to us, including any applicable provincial rebate schedule. For more information and instructions, see pages 7 and 8.

For Type 1A or 1B, enter the reporting period covered by the GST/HST return in which a deduction is taken by the builder. The builder must take the deduction in the reporting period during which the amount of the rebate is paid or credited to the purchaser.

From

Year	Month	Day

 to

Year	Month	Day

Name (print)

Albert Vitullo

Signature of builder or authorized official

Year	Month	Day

Part E – Claimant's Certification

I certify that the information given in this application, including any accompanying provincial rebate schedule and all supporting documents, is, to the best of my knowledge, true, correct, and complete in every respect. I have not previously claimed the "Total rebate amount," or any part of that amount, and I am eligible to claim this total rebate amount. I am not filing a second time for additional work or extras done on the house. **I also certify that the house is my, or one of my relation's, primary residence and is not intended as a rental property.**

PKazmi
Name (print)

Fatima N. KAZMI

Signature of the claimant

2021 | 07 | 05
Year Month Day

Part F – Rebate calculation (fill out only one of Section 1, 2, or 3, whichever applies)

You are **not** entitled to claim a GST/HST new housing rebate for some of the GST or federal part of the HST and you **do not fill out** Part F if any of the following apply to you:

- Your application type is 1A or 2 and the purchase price of the house is \$450,000 or more.
- Your application type is 1B or 5 and the fair market value of the house (building and land) when possession was transferred to you was \$517,500 or more (in some cases a lower value may apply to restrict the rebate).
- Your application type is 3 and the total amount paid for the share in the co-op is \$517,500 or more (in some cases a lower value may apply to restrict the rebate).

If the above situations **do not apply** and you meet all of the other GST/HST new housing rebate conditions, you may be entitled to claim a GST/HST new housing rebate. Fill out Part F. You will need to fill out Form RC7190-WS, GST190 Calculation Worksheet, to calculate the amounts you have to enter in Part F.

Note

If you paid the HST on your purchase of a house located in a province that offers a provincial new housing rebate, you may be entitled to claim a rebate for some of the provincial part of the HST you paid on the purchase. A provincial new housing rebate may be available even if a GST/HST new housing rebate is not. For more information, see the appropriate provincial rebate schedule.

Section 1 – Rebate calculation for Application Type 1A or 2

GST paid or the federal part of the HST paid on the purchase of the house (enter the amount from line 1 of Form RC7190-WS). (If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on assignment, also include that tax paid on line A.)

\$81,537 | 16 | **A**

Enter the purchase price of the house (**do not include** GST or HST). (If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on the assignment, also include the purchase price for the assignment on line B.)

\$1,630,743 | 23 | **B**

GST/HST new housing rebate amount (enter the amount from line 4 of Form RC7190-WS).

\$0 | 00 | **C**

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line C of that schedule.

\$24,000 | 00 | **D**

Total rebate amount including any provincial rebate (line C plus line D).

\$24,000 | 00 | **E**

Section 2 – Rebate calculation for Application Type 1B or 5Total purchase price for the house (**do not include** amounts for the lease of the land or the option to purchase the land).

		F
--	--	----------

Fair market value of the house (including the land and the building) when possession was transferred to you.

		G
--	--	----------

GST/HST new housing rebate amount (enter the amount from line 8 of Form RC7190-WS).

		H
--	--	----------

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line F of that schedule.

		I
--	--	----------

Total rebate amount including any provincial rebate (line H plus line I).

		J
--	--	----------

Section 3 – Rebate calculation for Application Type 3

Total purchase price for the share of the capital stock in the co-op. (If you purchased any other interest in the corporation, complex, or unit, also include the purchase price for that interest on line K.)

		K
--	--	----------

GST/HST new housing rebate amount (enter the amount from line 11 of Form RC7190-WS).

		L
--	--	----------

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line H of that schedule.

		M
--	--	----------

Total rebate amount including any provincial rebate (line L plus line M).

		N
--	--	----------

Part G – Direct deposit request (fill out only if you are filing a Type 2, 3, or 5 rebate application)To have your refund deposited directly into your bank account, complete the information area below **or** attach a blank cheque with the information encoded on it and "VOID" written across the front.

Branch number

--	--	--	--	--

Institution number

--	--	--

Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name of the account holder:

--

Personal information is collected for purposes of the administration or enforcement of the Excise Tax Act, Part IX, and related programs and activities including administering tax, rebates, elections, audit, compliance, and collection. The information collected may be used or disclosed for the purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

General information

Who should fill out this form?

Use this form to claim your new housing rebate if you bought a new house (including a residential condominium unit or a duplex) or a share of the capital stock of a co-operative housing corporation (co-op). The house must be the primary place of residence for you or a relation. If more than one individual owns the house or share, only one individual can claim the rebate. Partnerships (even if all the partners are individuals) and corporations that buy new houses are not entitled to claim this rebate. An individual cannot claim this rebate if a partnership or a corporation is also an owner of the house.

Do not use this form if you built or substantially renovated your house or hired someone to do so. Instead, use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses.

If you purchased this house as a rental property, use Form GST524, GST/HST New Residential Rental Property Rebate Application.

For more information on the conditions that apply for each rebate type, see Guide RC4028, GST/HST New Housing Rebate.

If the application is signed by someone other than the claimant, you must attach a properly executed power of attorney to this form.

If your house is located in a province that offers a provincial new housing rebate for some of the provincial part of the HST and you qualify for that rebate, you also need to fill out the appropriate provincial rebate schedule to claim the provincial new housing rebate.

Note

If you previously purchased a new house and received a new housing rebate you were assigned a business number for tracking purposes (nine digits followed by RT0001). Use the same number for this application.

Documentation required

If your application type is 2, 3, or 5 in Part C, you must send us this form along with the following documents:

- a copy of the statement of adjustments
- for a mobile home, a copy of the invoice

Note

You are not required to submit proof of occupancy with your application. However, you may be asked to provide proof of occupancy later.

Do not send us the agreements for the purchase of your house. Keep them for six years in case we ask to see them.

Note

If you choose not to file your application online when claiming a Type 1A or 1B rebate, you must send us a copy of this form. **Do not** send supporting documents with this form when claiming either of these rebates, but keep them in case we ask to see them later.

When should I file my claim?

Generally, you have two years from the date ownership of the house is transferred to you to claim the rebate.

Where do I send this form?

For an individual claiming this rebate, use the chart below to identify the correct tax centre to send your filled out form and any applicable provincial rebate schedule.

If you are a builder and choose **not to file** your application online, use the following chart to find out to which tax centre to send your filled out form.

If you are one of the following:	Send your form to:
<ul style="list-style-type: none"> • an individual, and the property is located in one of the areas indicated below • a builder located in one of the areas indicated below, and you have filed your GST/HST return online <p>Areas: Sudbury/Nickel Belt, Toronto Centre, Toronto East, Toronto West, Toronto North, or Barrie.</p>	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C1
If you are one of the following:	Send your form to:
<ul style="list-style-type: none"> • an individual, and the property is located anywhere in Canada, other than the areas mentioned above • a builder located anywhere in Canada, other than the areas mentioned above, and you have filed your GST/HST return online 	Prince Edward Island Tax Centre 275 Pope Road Summerside PE C1N 6A2
If you are:	Send your form to:
<ul style="list-style-type: none"> • a builder who is eligible to file a paper GST/HST return. (In addition to your filled out form and any applicable provincial rebate schedule, you have to send your return in which you claimed a deduction.) 	The tax centre indicated on your return.

Note

If you are a builder and choose to file your application online, **do not send** us this form.

Definition

House – for this rebate, includes a single family home, a residential condominium unit, a duplex, a mobile home, and a floating home. It also includes a bed and breakfast if more than 50% of the house is your primary place of residence. Otherwise, only the part that is your primary place of residence is a house for purposes of this rebate.

What if you need help?

For more information, see Guide RC4028, GST/HST New Housing Rebate, go to canada.ca/gst-hst, or call 1-800-959-5525.

Forms and publications

To get our forms and publications, go to canada.ca/gst-hst-pub.

Canada Revenue
AgencyAgence du revenu
du Canada**Protected B**
when completed**GST/HST New Housing Rebate – Appendix A**
(for use by the claimant's legal representative only)

This form can be used to inform the Canada Revenue Agency (CRA) that the original Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder, signed by the claimant, will be kept by the claimant's legal representative. This form can be used **only** for application type 1A or 1B, as indicated on Form GST190, where the builder paid or credited the rebate amount to the claimant.

Do not use this area.

This procedure will facilitate the transfer of electronic documents between the claimant's legal representative and the builder without the claimant's original signature on the Form GST190 that is sent to the CRA. This administrative procedure is an alternative to the normal filing procedure.

This form can be used only for the GST/HST new housing rebate and all of the following conditions must be met:

- The builder has paid or credited the new housing rebate to the claimant identified in Part A of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder and application type 1A or 1B is ticked in Part C of Form GST190.
- The claimant signed the Certification section of Form GST190.
- The claimant's legal representative fills out this form and sends it to the builder or the builder's legal representative along with a filled out electronic copy of Form GST190.
- The claimant's legal representative keeps the original Form GST190 for six years and agrees to provide it to the CRA on request.

Important

To avoid delays in processing the rebate claim, the builder must fill out this form GST190A, GST/HST New Housing Rebate – Appendix A with Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder. The builder has to send **both forms** to the CRA with his/her GST/HST return.

Identification of the claimant

Name of the claimant identified in Part A of
Form GST190:

Fatima Narjis KAZMI**Address of the purchased property**

Unit No. – Street No. Street name, RR:

City:

Richmond Hill

Province or Territory:

Ontario

Postal code:

L 4 E 3 L 1

Identification of the claimant's legal representative

Name of the claimant's legal representative: WASEEM KALA

Firm name: Waseem Kala Professional Corporation

Mailing address

Unit No. – Street No. Street name, PO Box, RR: 101B-405 Britannia Rd E

City: Mississauga

Province or Territory: ON

Postal code:

L	4	Z		3	E
---	---	---	--	---	---

Telephone number: 905 712-2499 Extension:

Fax number: 289 904-0338

Date:

Year	Month	Day								
<table border="1"><tr><td>2</td><td>0</td><td>2</td><td>1</td></tr></table>	2	0	2	1	<table border="1"><tr><td>0</td><td>7</td><td>0</td><td>5</td></tr></table>	0	7	0	5	
2	0	2	1							
0	7	0	5							

☒ Ticking this box certifies that I am the legal representative of the claimant identified in Part A of Form GST190. I agree to keep the original GST190 for six years after the closing date, and to provide it to the CRA on request. I also certify that all the conditions outlined above are met.

Personal information (including the SIN) is collected for purposes of the administration or enforcement of the Excise Tax Act, Part IX, and related programs and activities including administering tax, rebates, elections, audit, compliance, and collection. The information collected may be used or disclosed for the purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

**GST190 Ontario Rebate Schedule**

Use this rebate schedule to calculate the amount of your Ontario new housing rebate for some of the provincial part of the harmonized sales tax (HST) if you bought a new house in Ontario (including a residential condominium unit, a duplex, or a share of the capital stock of a co-operative housing corporation [co-op]). You are eligible to claim this rebate if:

- you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST; or
- you would be entitled to claim that rebate if the purchase price of the house or share of capital stock in the co-op (for application types 1A, 2, and 3) or the fair market value of the house (for application types 1B and 5) was less than the applicable maximum.

Note for owner-built houses

If you built your house or hired someone to build it, do not complete this schedule. Use Form GST191, GST/HST New Housing Rebate Application for Owner-Built Houses, and Form RC7191-ON, GST191 Ontario Rebate Schedule.

For more information, see Guide R4028, GST/HST New Housing Rebate, or go to canada.ca/gst-hst.

Section A – House information

Address of the new house (Unit no – Street no Street name, PO Box, RR)	City Richmond Hill	Province O N	Postal code L4E 3L1
--	------------------------------	------------------------	-------------------------------

Section B – Ontario rebate calculation (complete only one of Parts I, II, or III, whichever applies)**Part I – Rebate calculation for Application Type 1A or 2**

Provincial part of the HST Total HST paid on the house \$ 211,996.62 × 8 = \$ 1,695,972.96 ÷ 13	\$130,459 46 A
Purchase price of house (do not include the HST).	\$1,630,743 23 B
Ontario new housing rebate amount (multiply line A above by 75%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line C on line D of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.	\$24,000 00 C

Part II – Rebate calculation for Application Type 1B or 5

Total purchase price for the house (do not include amounts for the lease of the land or the option to purchase the land).	D
Fair market value of house (including the land and building) when possession was transferred to you.	E
Ontario new housing rebate amount (multiply line D above by 5.31%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line F on line I of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.	F

Part III – Rebate calculation for Application Type 3

Total purchase price for the share of the capital stock in the co-op.	G
Ontario new housing rebate amount (multiply line G above by 5.31%, to a maximum of \$24,000). If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, enter the amount from line H on line M of Form GST190, GST/HST New Housing Rebate Application for Houses Purchased from a Builder.	H

Personal information is collected under the Excise Tax Act to administer tax, rebates, and elections. It may also be used for any purpose related to the enforcement of the Act such as audit, compliance and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to: access their personal information; request corrections; or, file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at canada.ca/cra-info-source.

Instructions**If the builder pays or credits you with the amount of your Ontario new housing rebate**

Provide this rebate schedule along with a completed Form GST190 to the builder. The builder must send both forms to us.

If the builder does not pay or credit you with the amount of your Ontario new housing rebate

If you are entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, send this rebate schedule to us along with a completed Form GST190 and your supporting documentation.

If you are not entitled to claim a GST/HST new housing rebate for some of the federal part of the HST, you do not have to enter any amounts from this form on Form GST190. Complete sections A, B, C, D, and E of Form GST190 and send it to us, along with this completed rebate schedule and your supporting documentation.

DOCUMENT REGISTRATION AGREEMENT
(Transfer/Deed of Land)

BETWEEN:

WASEEM KALA
Of the law firm of Waseem Kala Professional Corporation
(hereinafter referred to as the "Purchaser's Solicitor")

- and -

DOMENIC PRESTA
of the law firm, BIANCHI PRESTA LLP
(hereinafter referred to as the "Vendor's Solicitor")

RE: Fatima Narjis KAZMI, Muhammad Murturra KAZMI and Rizwan KAZMI (the "Purchaser(s)")
purchase from CASTLEGROVE DEVELOPMENTS INC. (the "Vendor") pursuant to an Agreement
of Purchase and Sale relating to [REDACTED] City of Richmond Hill being
[REDACTED] Richmond Hill, Ontario (the "Property") as amended from time to time
(hereinafter called the "Purchase Agreement") scheduled to be completed on July 6, 2021 (the
"Closing Date").

FOR GOOD AND VALUABLE CONSIDERATION (the receipt and sufficiency of which is hereby expressly acknowledged), the parties hereby undertake as follows:

1. The Vendor's Solicitor and the Purchaser's Solicitor shall hold all funds and Closing documentation exchanged between them (the "Requisite Deliveries") in escrow and shall not release or otherwise deal with same except in accordance with the terms of this Agreement.
 2. Each of the parties hereto shall notify the other as soon as reasonably possible following their respective receipt of the Requisite Deliveries (as applicable) of any problem or concern with respect to same.
 3. The Purchaser's solicitor shall be responsible for the electronic registration of the Transfer/Deed in this transaction (the "Electronic Documents") and shall hereinafter be referred to as the "Registering Solicitor" and the Vendor's Solicitor shall be referred to as the "Non-Registering Solicitor".
 4. The Non-Registering Solicitor shall, upon his/her receipt and approval of the Requisite Deliveries, electronically release the Requisite Deliveries from escrow forthwith following the earlier of:
 - (a) the receipt from the Registering Solicitor of notice of registration particulars of the Electronic Documents; or
 - (b) 5:00 p.m. on the Closing Date (the "Release Deadline"), provided that notice under paragraph 5(a) has not been received.
 5. The Registering Solicitor shall on the Closing Date following his/her receipt and approval of the Requisite Deliveries (as applicable), either: register the Transfer/Deed and file the related Land Transfer Tax Return (referred to in this Agreement as the "Electronic Documents"), as soon as reasonably possible once same has been released for registration by the Non-Registering Solicitor, and immediately thereafter notify the Non-Registering Solicitor of the registration particulars thereof by telephone or telefax (or other method as agreed between the parties); whereupon the Registering Solicitor shall be entitled to forthwith release the requisite Deliveries from escrow; or
 - (a) as soon as reasonably possible, but in any event prior to the Release Deadline, notify the Non-Registering Solicitor that he/she will not be registering the Electronic Documents because:
 - (i) there is an outstanding execution filed against the Vendor or a similar name to the Vendor (in the case of the Transfer/Deed of Land);
 - (ii) the subsearch of title reveals that some document or instrument has been registered against the title to the Property which the Purchaser's has not agreed to accept; and/or
 - (iii) there is an outstanding execution against the Purchaser's which precludes the release of moneys to be advanced under any mortgage(s) securing financing for the acquisition of the Property.
- In the event that the Non-Registering Solicitor receives the notification referred to in paragraph 5(a) above, then each of the parties hereto shall forthwith return to the other party their respective Requisite Deliveries.
6. This Agreement may be relied upon by the Purchaser's and the Vendor, so that if there is a breach of the provisions of this Agreement, then the Purchaser's or the Vendor (as the case may be) shall be entitled to commence legal proceedings against the solicitor who breached this Agreement, in addition to any other rights or remedies available at law (or in equity) against any other party or parties.
 7. This Agreement may be signed in counterparts, and shall be read with all changes of gender and/or number as may be required by the context.
 8. Nothing contained in this Agreement shall be read or construed as altering the respective rights and obligations of the Purchaser's and the Vendor as more particularly set out in the Purchase Agreement and in the event of any conflict or inconsistency between the provisions of this Agreement and the Purchase Agreement, then the latter shall prevail.
 9. This Agreement (or any counterpart hereof) and any of the Closing documents hereinbefore contemplated may be exchanged by telefax or similar system reproducing the original, provided that all such documents have been properly executed by the appropriate parties. The party transmitting any such document(s) shall also provide the original executed version(s) of same to the recipient within five (5) business days after the Closing Date, if so requested to do so by the recipient.

DATED this 8 day of July, 2021.

PURCHASER'S SOLICITOR
Law Firm: Waseem Kala Professional Corporation

WASEEM KALA

VENDOR'S SOLICITOR
BIANCHI PRESTA LLP

Domenic C.S. Presta
Barrister & Solicitor
DOMENIC PRESTA

III TARION

CERTIFICATE OF COMPLETION AND POSSESSION/

WARRANTY CERTIFICATE

(FOR FREEHOLD AND CONDOMINIUM UNITS)

THE VENDOR SHALL:

1. Complete this form with accurate information, including the final purchase price, (Failure to do so may have adverse consequences for the Vendor's licence); and
2. Deliver a signed copy of this document to: (i) the homeowner on or before the Pre-Delivery Inspection date; and (ii) Tarion within 15 days from the date of possession at 5160 Yonge Street, 12th Floor, Toronto, ON M2N 6L9, or by fax at 416-229-3252.

HOME ENROLMENT NO.
2375744
COMMON ELEMENT. NO. (If applicable)

VENDOR'S NAME:	CASTLEGROVE DEVELOPMENTS INC.	VENDOR LICENCE NO.:	38211
VENDOR'S ADDRESS:	211 Westcreek Dr., Ste. 200 WOODBRIDGE L4L 9T7		
BUILDER'S NAME: (If different from Vendor)		BUILDER LICENCE NO.:	
BUILDER'S ADDRESS:			

HOME ADDRESS (Please correct as required):				
NUMBER	STREET NAME	SUITE NO. (If applicable)		
RICHMOND HILL	L4E3L1			
CITY/TOWN	POSTAL CODE			
LEGAL DESCRIPTION (Please correct as required):				
1	136			RICHMOND HILL,CITY
LOT OR UNIT/LEVEL	PLAN	BLOCK	CONCESSION	LOCAL MUNICIPALITY (Where building permit was issued)

FINAL PURCHASE PRICE: (As per the purchase agreement or construction contract and including upgrades and extras, but excluding HST)	\$ 1,544,247.00
---	-----------------

REGISTERED OWNER(S) (Please print names as shown or to be shown on the Transfer/Deed of Land):
NAME(S): Fatima & Rizwan & Murtuza Kazmi
EMAIL: (Tarion and the Vendor will use this email address to send important information regarding the warranty.)

III TARION	Tarion Warranty Corporation 5160 Yonge Street, 12th Floor Toronto, ON M2N 6L9
Warranty Information	
Go to www.tarion.com to (i) access your Homeowner Information Package - a guide to your new home warranty; and (ii) register for MyHome - Tarion's online service for homeowners.	
VENDOR/BUILDER LICENCE NO.:	38211
ENROLMENT NO.:	2375744
WARRANTY START DATE:	Jul/06/2021
HOME ADDRESS:	
VENDOR/BUILDER AFTER SALES SERVICE CONTACT:	
The Vendor confirms that (i) the home is completed for possession; and (ii) the section 13 warranties under the Ontario New Home Warranties Plan Act apply to the home commencing on the Warranty Start Date (Date of Possession) noted above. Unfinished work and/or surface defects in work and materials (not accepted by the owner(s)) are set out in the accompanying Pre-Delivery Inspection Form.	
The Vendor hereby confirms the accuracy of the information noted in this document	
AUTHORIZED SIGNATORY	DATE

TITLE	KAZMI 21-203 PURCHAE DOCS TBE
FILE NAME	Internal Docs TBE.pdf and 1 other
DOCUMENT ID	5ecc8e43b775bcea9fe9175d4aa0840facaaf4df
AUDIT TRAIL DATE FORMAT	MM / DD / YYYY
STATUS	● Completed

Document History



SENT

07 / 05 / 2021

23:46:27 UTC

Sent for signature to MUHAMMAD MURTAZA KAZMI (murtuza@live.ca), NARJIZ FATIMA KAZMI (narjis02@hotmail.com), RIZWAN KAZMI (rizwankazmi@hotmail.com) and WASEEM KALA (waseem@wkalalaw.ca) from waseem@wkalalaw.ca
IP: 70.51.136.49



VIEWED

07 / 05 / 2021

23:47:01 UTC

Viewed by RIZWAN KAZMI (rizwankazmi@hotmail.com)
IP: 216.144.166.146



VIEWED

07 / 05 / 2021

23:47:14 UTC

Viewed by MUHAMMAD MURTAZA KAZMI (murtuza@live.ca)
IP: 199.119.233.168



SIGNED

07 / 05 / 2021

23:47:42 UTC

Signed by MUHAMMAD MURTAZA KAZMI (murtuza@live.ca)
IP: 199.119.233.168



SIGNED

07 / 05 / 2021

23:55:19 UTC

Signed by RIZWAN KAZMI (rizwankazmi@hotmail.com)
IP: 216.144.166.146



Audit Trail

TITLE	KAZMI 21-203 PURCHAE DOCS TBE
FILE NAME	Internal Docs TBE.pdf and 1 other
DOCUMENT ID	5ecc8e43b775bcea9fe9175d4aa0840facaaf4df
AUDIT TRAIL DATE FORMAT	MM / DD / YYYY
STATUS	● Completed

Document History



07 / 06 / 2021
01:19:15 UTC

Viewed by NARJIZ FATIMA KAZMI (narjis02@hotmail.com)
IP: 107.77.249.27



07 / 06 / 2021
01:19:37 UTC

Signed by NARJIZ FATIMA KAZMI (narjis02@hotmail.com)
IP: 107.77.249.27



07 / 06 / 2021
01:22:01 UTC

Viewed by WASEEM KALA (waseem@wkalalaw.ca)
IP: 99.246.30.51



07 / 06 / 2021
01:22:17 UTC

Signed by WASEEM KALA (waseem@wkalalaw.ca)
IP: 99.246.30.51



07 / 06 / 2021
01:22:17 UTC

The document has been completed.

COMMITMENT TO INSURE



Insurance by FCT Insurance Company Ltd.

2235 SHERIDAN GARDEN DRIVE, OAKVILLE, ONTARIO, CANADA, L6J 7Y5
TELEPHONE: (905) 287-3122 1-866-804-3122 FAX: (905) 287-2403

TITLE INSURANCE COMMITMENT ISSUED BY FCT INSURANCE COMPANY LTD. TO: KAZMI, RIZWAN and KAZMI, MUHAMMAD MURTUZA and KAZMI, NARJIS FATIMA

In response to the application for a policy of title insurance, we agree to issue or cause to be issued as of the date hereof a Form 8 (01/06) Home Ownership Protection Policy ("the Owner's Policy") and a Form 4 (04/05) Loan Policy (Ontario) ("the Loan Policy") according to the terms of this Commitment, which Policy or Policies become effective as of the Policy Date shown in Schedule A and the Certificate of Insurance. This Commitment becomes effective as of the date hereof. Issuance of the Owner's Policy and Loan Policy is contingent upon receipt of a completed Report on Title, if applicable, from the solicitor acting on your behalf.

If the Requirements set out in this Commitment have not been met by the Policy Date or any agreed extension to that date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Owner's Policy becomes effective in which event our obligation will be under the Owner's Policy.

Our obligation under this Commitment is limited by the terms of the Commitment Particulars, the Requirements, the Exceptions and the Conditions set out herein.

COMMITMENT PARTICULARS

The particulars of this Commitment are set out in Schedule "A" to the Policy.

REQUIREMENTS

You must meet the following requirements:

- (a) Pay the agreed amounts for the interest in the Land.
- (b) Pay the premiums, fees and charges for the issuance of the Policy/Policies.
- (c) Documents satisfactory to us creating the interest in the Land and the Mortgage to be insured must be signed and delivered.
- (d) You must advise us in writing of anyone not referred to in this Commitment who will receive a registered interest in the Land.

EXCEPTIONS

Any Exceptions to this Commitment as set out in Schedule "B" will form part of the Owners' Policy issued to you. In addition, any charges/mortgages arranged or assumed by you and registered against Title to the Land as at the closing date will also form an Exception to Coverage.

CONDITIONS

1. LATER DEFECTS

In the event that any material defects, liens or encumbrances are brought to our attention or appear for the first time in the Public Records or are created or attach between the date the Commitment is issued and the date set for completion of the purchase transaction or any agreed to extension to that date, we reserve the right to void the policy attached to this commitment and to reissue a new policy that accurately reflects the material change. This does not derogate from the coverage provided by the Owner's Policy for any defects, liens or encumbrances that appear for the first time in the Public Records between the date of submission of the documents for registration and actual registration.

2. EXISTING DEFECTS

If any defects, liens or encumbrances existing at the Commitment Date are not shown in Schedule "B" we reserve the right to void the policy issued pursuant to this commitment and to reissue a new policy that includes such defect, liens or encumbrances. Our liability to you shall be limited to the provisions contained in Paragraph 3 below. We shall not be liable to you for losses resulting from defects, liens or encumbrances that you knew of and failed to disclose to us.

3. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Owner's Policy attached to this Commitment when you have met its Requirements. Any liability to you for loss you incur because of an error in this Commitment shall be limited to actual loss caused by relying on this Commitment provided you acted in good faith to comply with the Requirements listed herein. We shall not be liable for more than the Owner's Policy Amount shown in Schedule A to the Policy and our liability hereunder is subject to the terms of the Owner's Policy issued to you.

4. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based in negligence, which you may have against us concerning the Title to the Land must be based on this Commitment and is subject to its terms.

The Commitment is not valid without SCHEDULES "A" and "B".

Form 8 (09/19)
Home Ownership Protection Policy (National)



Platinum Policy

ISSUED & UNDERWRITTEN BY

FCT Insurance Company Ltd.

POLICY OF TITLE INSURANCE for Residential Properties

OWNER'S COVERAGE STATEMENT

This Policy insures you against Actual Loss, and any costs, legal fees and expenses provided under this Policy, resulting from the Covered Risks set forth below – if the Land is improved residential land on which there is located a single family residence or condominium (divided co-ownership) unit or, if the Policy contains a multi-family residence endorsement, a building containing the number of residential units shown on that endorsement.

Your insurance, as described in this Coverage Statement, is effective on the Policy Date shown in Schedule A. This Policy covers your Actual Loss from any risk described in the Covered Risks if the event creating the risk exists on the Policy Date or, to the extent expressly stated, after the Policy Date.

Your insurance is limited by all of the following:

- The Policy Amount shown in Schedule A;
- The Exclusions set out in this Policy;
- The Exceptions set out in Schedule B;
- The Company's Duty to Defend Against Legal Actions; and
- The Conditions set out in this Policy.

This Policy is not complete without Schedules A and B.

COVERED RISKS

The Covered Risks are:

1. Someone else owns an interest in your Title.
2. Someone else has rights affecting your Title arising out of leases, contracts or options.
3. Someone else claims to have rights affecting your Title arising out of forgery or impersonation.
4. Someone else has an Easement on the Land.
5. Someone else has the right to limit your use of the Land.
6. Your Title is defective.
7. Any of Covered Risks 1 through 6 occurring after the Policy Date.
8. A document upon which your Title is based is invalid because it is not properly signed, sealed, delivered or registered.
9. Someone else claims to have rights affecting your Title arising out of fraud, duress, incompetency or incapacity.
10. You do not have both actual vehicular and pedestrian access to and from the Land, based upon a legal right.
11. You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the Land, even if the covenant, condition or restriction is excepted in Schedule B.
12. Your Title is lost or taken because of a violation of any covenant, condition or restriction which occurred before you acquired your Title, even if the covenant, condition or restriction is excepted in Schedule B.
13. There is a lien or charge on your Title because of:
 - (a) a Mortgage;
 - (b) a judgment, tax, special assessment, or public utility account; or
 - (c) a charge by a condominium corporation.
14. After the Policy Date, a Governmental Authority assesses supplemental real estate taxes not previously assessed against the Land for any period before the Policy Date.
15. There is a lien or charge on your Title because of a local improvement charge, as to that portion of the total amount of the charge which had accrued prior to the Policy Date.
16. There are charges incurred for public utilities supplied to the Land prior to the Policy Date except for final meter reading charges and charges you agreed to pay.
17. Another person would be permitted to refuse to perform a contract to purchase, lease or make a Mortgage loan because:
 - (a) the Land violates a restriction shown in Schedule B;

- (b) of adverse matters that would have been disclosed by an up to date Survey;
 - (c) the Land violates an existing zoning by-law or ordinance; or
 - (d) your existing structures or any part of them are located on land under the jurisdiction of a conservation authority or similar Governmental Authority without approval.
18. You have Unmarketable Title.
 19. There are mechanics', builders' or construction liens or legal hypothecs for construction on your Title, for service or material furnished before the Policy Date, unless you agreed to pay for the service or material.
 20. Others have rights of possession under any applicable legislation dealing with family law.
 21. There is a violation of the provisions of a provincial or territorial act which restrict the subdivision of land.
 22. The Land is in violation of a subdivision or development agreement.
 23. The existence of work orders, unless you agreed to be responsible for them.
 24. You are forced by a Governmental Authority to remove or remedy your existing structures or any part of them, other than a boundary wall or fence, because any portion of your existing structures was built without obtaining a required building permit from the proper Governmental Authority office.
 25. You are forced to remove or remedy your existing structures or any part of them, other than a boundary wall or fence, because:
 - (a) they violate an existing zoning by-law;
 - (b) they encroach onto your neighbour's land;
 - (c) they are located on land under the jurisdiction of a conservation authority or similar Governmental Authority without approval; or
 - (d) there is an outstanding notice of violation or deficiency notice.
 26. You are forced to remove or remedy your existing structures because they encroach onto an Easement, even if the Easement is excepted in Schedule B.
 27. Your existing improvements (or a replacement or modification made to them after the Policy Date), including lawns, shrubbery or trees are damaged because of the future exercise of a right to use the surface of the Land for the extraction or development of minerals, water or any other substance, even if those rights are excepted or reserved from the description of the Land or excepted in Schedule B.
 28. Your existing structures have been damaged because of the exercise of a right to maintain or use any Easement affecting the Land, even if the Easement is excepted in Schedule B.
 29. After the Policy Date, someone else builds a structure, other than a boundary wall or fence, which encroaches onto your Land.
 30. Any adverse circumstance affecting the Land which would have been disclosed by a Local Authority Search of the Land at the Policy Date.
 31. Any incorrectness in a written statement received by you from a Governmental Authority, indicating that there are no defects relating to the Land's compliance with applicable building and zoning by-laws at the Policy Date.
 32. The residence with the municipal address shown in Schedule A is not located on the Land at the Policy Date.
 33. Any other defects, liens, charges or encumbrances on your Title.
 34. There is a defect in or lien or encumbrance on your Title, or other matter included in Covered Risks 1 through 33, that has been created or attached or has been registered in the Public Records subsequent to Policy Date and prior to the registration in the Public Records of the instrument by which you acquired your Title.

COMPANY'S DUTY TO DEFEND AGAINST LEGAL ACTIONS

We will defend your Title in any legal action as to that part of the action that is based on a Covered Risk insured against by this Policy. We will pay the costs, legal fees, and expenses we incur in that defence. We can end this duty to defend your Title by exercising any of our options listed in Item 4 of the Conditions.

EXCLUSIONS

In addition to the Exceptions in Schedule B, you are not insured against loss, costs, legal fees and expenses resulting from:

1. Governmental power and the existence or violation of any law, by-law, ordinance, order, code or government regulation. This includes laws, by-laws, ordinances, orders, codes and regulations concerning:
 - (a) building;
 - (b) zoning;
 - (c) land use;
 - (d) improvements on the Land;
 - (e) environmental protection;
 - (f) land division.This exclusion does not apply to violations or the enforcement of these matters which appear in the Public Records at Policy Date. This exclusion does not limit the coverage described in Items 10, 17(b), 17(c), 17(d), 21, 22, 23, 24, 25, 26 and 27 of the Covered Risks.
2. The failure of your existing structures or any part of them to be constructed in accordance with applicable building codes. This exclusion does not apply to violations of building codes if notice of the violation appears in the Public Records at the Policy Date or if the existence of the violation would have been disclosed by a Local Authority Search of the Land at the Policy Date.

This exclusion does not limit the coverage described in Item 24 of the Covered Risks.
3. The right to take the Land by expropriation, unless:
 - (a) a notice of the right being exercised appears in the Public Records on the Policy Date; or
 - (b) the expropriation happened prior to the Policy Date and is binding on you if you bought the Land without knowing of the expropriation.
4. Risks:
 - (a) that are created, allowed, or agreed to by you;
 - (b) that are actually known to you, but not to us, on the Policy Date – unless they appeared in the Public Records;
 - (c) that result in no loss to you; or
 - (d) that first affect your Title after the Policy Date. This does not limit the coverage in Items 1 to 7, 19, 27 and 29 of the Covered Risks.
5. Failure to pay value for your Title.
6. Lack of a right:
 - (a) to any Land outside the area specifically described and referred to in Schedule A; or
 - (b) in streets, lanes, or waterways that touch your Land.

This exclusion does not limit the coverage in Items 10, 24, 25 and 26 of the Covered Risks.

CONDITIONS

1. DEFINITIONS

Actual Loss

the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this Policy.

Easement

the right of someone else to use your Land for a special purpose.

Governmental Authority

any department or division of the government of Canada or of the province or territory, or of the municipality in which the Land is located, which has jurisdiction with respect to matters of building and zoning compliance.

Land

the Land or condominium unit described in Schedule A and any improvements on the Land which are real property.

Local Authority Search

any search of local government records pertaining to the Land which would customarily be required by a solicitor or notary qualified to practice law in the province or territory where the Land is located in the normal course of a real estate transaction.

Mortgage

a mortgage, charge, hypothec or other security instrument.

Policy Amount

the amount shown in Schedule A.

Policy Date

the date shown in Schedule A. If the insured named in Schedule A first acquires the interest shown in Schedule A by an instrument recorded in the Public Records later than the date shown in Schedule A, the Policy Date is the date the instrument is recorded.

Public Records

records established and maintained under the applicable provincial or territorial legislation dealing with the registration of title to an interest in Land.

Survey

a building location certificate, real property report or certificate of localization prepared by a surveyor qualified to survey land in the province or territory in which the Land is situated.

Title

the estate or interest described in Schedule A, which would customarily be registered in the Public Records. "Title" is not affected by matters relating only to any improvements on the Land, unless notice of those matters is registered in the Public Records as of the Policy Date.

Unmarketable Title

title affected by an alleged or apparent matter that would permit a prospective purchaser or lessee of the Title or lender on the Title to be released from the obligation to purchase, lease or lend if there is a contractual condition requiring the delivery of marketable title. "Unmarketable Title" is not created by matters relating only to the physical condition of the Land.

2. CONTINUATION OF COVERAGE

- (a) This Policy insures you forever, even after you no longer have your Title. You cannot assign this Policy to anyone else.
- (b) This Policy also protects:
 - (i) you as the holder of a Mortgage you took back from anyone who bought your Land or any successor or assignee of such Mortgage;
 - (ii) anyone who inherits your Title through the distribution of your estate upon your death;
 - (iii) your spouse or child who receives your Title because of a transfer by you where the transfer is for nominal consideration only or in settlement of your obligation under the property division provisions of any applicable legislation dealing with family law, marital property law or dower;
 - (iv) the trustee or successor trustee of a trust, in which you are the settlor, to whom you transfer your Title after the Policy Date; and
 - (v) the beneficiaries to whom the trustee or successor trustee of a trust, in which you are the settlor, transfers your Title upon your death, by operation of the terms of the trust.
- (c) We may assert against the insureds identified in paragraph 2(b) any rights and defences that we have against any previous insured under this Policy.

3. HOW TO MAKE A CLAIM

- (a) Prompt Notice Of Your Claim
 - (i) As soon as you know of anything that might be covered by this Policy, you must notify us promptly in writing.
 - (ii) Send your notice to FCT Insurance Company Ltd., 2235 Sheridan Garden Drive, Oakville, Ontario, L6J 7Y5, Attention: Claims Department. Please include the Policy number shown in Schedule A, and the municipal address of the Land.
 - (iii) If you do not give us prompt notice, your coverage will be reduced or ended, but only to the extent your failure affects our ability to resolve the claim or defend you.
- (b) Proof of Your Loss
 - (i) We may require you to give us a written statement signed by you describing your loss which includes:
 - (a) the basis of your claim;
 - (b) the Covered Risks which resulted in your loss;
 - (c) the dollar amount of your loss; and
 - (d) the method you used to compute the amount of your loss.
 - (ii) We may require you to make available to us records, cheques, letters, contracts, insurance policies and other papers which relate to your claim. We may make copies of these papers.
 - (iii) We may require you to answer questions about your claim under oath.
 - (iv) If you fail or refuse to give us a statement of loss, answer our questions under oath truthfully, or make available to us the papers we request, your coverage will be reduced or ended, but only to the extent your failure or refusal affects our ability to resolve the claim or defend you.

4. OUR CHOICES WHEN WE LEARN OF A CLAIM

- (a) After we receive your notice, or otherwise learn of a claim that is covered by this Policy, our choices include one or more of the following:
 - (i) Pay the claim.
 - (ii) Remove the cause of the claim.
 - (iii) Negotiate a settlement.
 - (iv) Bring or defend a legal action related to the claim.
 - (v) Pay you the amount required by this Policy.
 - (vi) Pay you your Actual Loss resulting from the Covered Risk, as determined by an appraisal conducted by an accredited appraiser, and those costs, legal fees and expenses incurred up to that time which we are obligated to pay.

- (vii) Pay you the quoted cost for any work required to remove the cause of the claim and those costs, legal fees and expenses incurred up to that time which we are obligated to pay.
- (viii) Pay you the Policy Amount then in force and those costs, legal fees and expenses incurred up to that time which we are obligated to pay.
- (ix) Take other appropriate action.
- (b) When we choose the options in paragraphs 4(a) (vi) or (viii), all our obligations for the claim end, including our obligation to defend, or continue to defend, any legal action.
- (c) Even if we do not think that the Policy covers the claim, we may choose one or more of the options above. By doing so, we do not give up any rights.

5. HANDLING A CLAIM OR LEGAL ACTION

- (a) You must cooperate with us in handling any claim or legal action and give us all relevant information.
- (b) If you fail or refuse to cooperate with us, your coverage will be reduced or ended, but only to the extent your failure or refusal affects our ability to resolve the claim or defend you.
- (c) We are required to repay you only for those settlement costs, legal fees and expenses that we approve in advance.
- (d) We have the right to choose the lawyer when we bring or defend a legal action on your behalf. We can appeal any decision to the highest level. We do not have to pay your claim until the legal action is finally decided.
- (e) Whether or not we agree there is coverage, we can bring or defend a legal action, or take other appropriate action under this Policy. By doing so, we do not give up any rights.

6. LIMITATION OF OUR LIABILITY

- (a) We will pay no more than the least of:
 - (i) your Actual Loss; or
 - (ii) the Policy Amount then in force, and any costs, legal fees and expenses which we are obligated to pay under this Policy.
- (b) (i) If we remove the cause of the claim with reasonable diligence after receiving notice of it, all our obligations for the claim end, including any obligation for loss you had while we were removing the cause of the claim.
- (ii) Regardless of 6(b) (i) above, if you cannot use the Land because of a claim covered by this Policy:
 - (a) You may rent a reasonably equivalent substitute residence and we will repay you for the actual rent you pay, until the earlier of:
 - (i) the cause of the claim is removed; or
 - (ii) We pay you the amount required by this Policy.
 - (b) We will pay you the reasonable costs you pay to relocate any personal property you have the right to remove from the Land, including transportation and storage of that personal property for up to fifty (50) kilometres from the Land, and repair of any damage to that personal property because of the relocation. The amount we will pay you under this paragraph is limited to the value of the personal property before you relocate it.
- (c) All payments we make under this Policy reduce the Policy Amount, except for costs, legal fees and expenses.
- (d) If we issue, or have issued, a policy to the owner of a Mortgage on your Title and we have not given you any coverage against the Mortgage, then:
 - (i) We have the right to pay any amount due you under this Policy to the owner of the Mortgage to reduce the amount of the Mortgage, and any amount paid shall be treated as a payment to you under this Policy, including under paragraph 4(a) of these Conditions; and
 - (ii) Any amount paid to the owner of the Mortgage shall be subtracted from the Policy Amount of this Policy.
- (e) If you have insurance with another insurer for a Covered Risk for which you are making a claim with us, we shall be liable only for that proportion of your Actual Loss, and any costs, legal fees and expenses provided for under this Policy, that the Policy Amount bears in relation to the total amount of insurance you have with us and the other insurer.
- (f) If you do anything to affect any right of recovery you may have against someone else, we can subtract from our liability the amount by which you reduced the value of that right.

7. TRANSFER OF YOUR RIGHTS TO US

- (a) When we settle your claim, we have all the rights you have against any person or property related to the claim. You must transfer these rights to us when we ask, and you must not do anything to affect these rights. You must let us use your name in enforcing these rights.
- (b) We will not be liable to you if we do not pursue these rights or if we do not recover any amount that might be recoverable.

- (c) We will pay any money we collect from enforcing these rights in the following order:
 - (i) to us for the costs, legal fees and expenses we paid to enforce these rights;
 - (ii) to you for your loss that you have not already collected;
 - (iii) to us for any money we paid out under this Policy on account of your claim; and
 - (iv) to you whatever is left.
- (d) If you have rights under contracts (such as indemnities, guaranties, bonds or other policies of insurance) to recover all or part of your loss, then we have all of those rights, even if those contracts provide that those obligated have all of your rights under this Policy.
- (e) We have the right to use information gathered during the underwriting of this Policy for the purpose of underwriting, issuing and administering title insurance policies for future transactions dealing with the Land.

8. ENTIRE CONTRACT

This Policy, with any endorsements, is the entire contract between you and us. To determine the meaning of any part of this Policy, you must read the entire Policy. Any changes to this Policy must be agreed to in writing by us. Any claim you make against us must be made under this Policy and is subject to its terms.

9. INCREASED POLICY AMOUNT

The amount that is insured by this Policy will increase based upon an increase in the fair market value of the Land up to a maximum of two hundred percent (200%) of the Policy Amount.

10. SEVERABILITY

If any part of this Policy is held to be legally unenforceable, both you and we can still enforce the rest of this Policy.

11. COMPLIANCE WITH PROCEEDS OF CRIME AND ANTI-TERRORIST FINANCING LEGISLATION

The Company shall not be deemed to provide coverage and shall not be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose the Company to any penalty, prohibition or restriction under United Nations resolutions or trade or economic sanctions, or under the laws or regulations of Canada or the United States of America.



Michael LeBlanc, Chief Executive Officer

Platinum Policy

ISSUED & UNDERWRITTEN BY
FCT Insurance Company Ltd.



Michael F. LeBlanc
Chief Executive Officer



Form 8 (01/06)
Home Ownership Protection Policy
Schedule A (Canada)

FCT INSURANCE COMPANY LTD.
2235 Sheridan Garden Drive
Oakville, Ontario, Canada, L6J 7Y5
Telephone: (905) 287-3122 or 1-866-804-3122

SCHEDULE A

Policy No.: ONPOT210705001360
Premium: \$1,237.83

Policy Amount: \$1,609,793.23

(The Policy Amount may be adjusted upward by the inflation
Coverage stated in paragraph 9 of the Policy Conditions)

Policy Date: July 6, 2021

(The Policy Date shall be deemed to be amended to correspond
with the registration date of the transfer of the interest to the Insured)

1. Insured: KAZMI, RIZWAN and KAZMI, MUHAMMAD MURTUZA and KAZMI, NARJIS FATIMA
2. The estate or interest in the Land which is covered by the Policy is: Fee Simple
3. Title to the estate or interest in the Land is held by:

KAZMI, RIZWAN and KAZMI, MUHAMMAD MURTUZA and KAZMI, NARJIS FATIMA
4. The Land referred to in the Policy is described as follows:

Municipal Address: [REDACTED], Richmond Hill, Ontario, L4E 3K2

Legal Description: P.I.N. 03196-0335 LT, City of Richmond Hill, together with any registered easements that benefit the Land.

Form 8 (01/06)
Home Ownership Protection Policy
Schedule B (Canada)

Non-Urban Property

FCT INSURANCE COMPANY LTD.
2235 Sheridan Garden Drive
Oakville, Ontario, Canada, L6J 7Y5
Telephone: (905) 287-3122 or 1-866-804-3122

SCHEDULE B

Policy No. ONPOT210705001360

This policy does not insure against Actual Loss (and the company will not pay costs, legal fees or expenses) which arise by reason of:

1. The reservations, limitations, provisos and conditions expressed in the original crown patent, unpatented mining claims and Indian Land Claims.
2. Any unregistered easements or rights of way, other than those in favour of a public utility, which affect the Land.
3. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
4. Mortgages and other financial obligations that affect the Land that were created or assumed by you.
5. Any easements and/or restrictive covenants acknowledged or accepted by the insured in the Agreement of Purchase and Sale and which may be contained in the Transfer/Deed of Land provided by the Vendor at the time of completion of the purchase transaction.
6. All easements, rights of way, rights of re-entry and/or restrictions or restrictive covenants registered against Title.
7. Any loss as a result of the use of the Land as a multi-family residence, or the construction of one or more additional dwelling units on the Land, including, without limitation, work orders, deficiency notices, zoning violations, open permits or the lack of permits pertinent to the construction or use of the Land as a multi-family residence, if this Policy does not contain a multi-family residence endorsement

*Septic System Endorsement
Platinum Owner Policy
National (10/18)*

ENDORSEMENT

Attached to and forming a part of Title Insurance Policy No. ONPOT210705001360

Issued by
FCT INSURANCE COMPANY LTD.
2235 Sheridan Garden Drive
Oakville, Ontario
L6J 7Y5
Telephone: (905) 287-3122 or 1-866-804-3122

The Company insures against Actual Loss which you shall sustain by reason of:

1. The existence at the Policy Date of any notice of violation, deficiency notice or work order concerning the septic system servicing the Land.
2. Being forced by the public or private agency having jurisdiction over the installation and maintenance of septic systems in the area where the Land is located to remove or remedy the septic system servicing the Land because a required septic permit for its construction was not obtained from that agency, or because the permit issued does not conform with the structures located on the Land at the Policy Date.
3. Being forced to remove or remedy the septic system servicing the Land because it encroaches onto your neighbour's land.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Policy Date, or (iv) increase the Policy Amount. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

FCT INSURANCE COMPANY LTD.

By:

A handwritten signature in black ink, appearing to read "Michael F. LeBlanc", with a long horizontal flourish extending to the right.

Michael F. LeBlanc, Chief Executive Officer

Deal Protection Endorsement
National excluding British Columbia and Quebec (1/2020)

ENDORSEMENT

Attached to and forming a part of Home Ownership Protection Policy No. ONPOT210705001360
Issued by

FCT INSURANCE COMPANY LTD.
2235 Sheridan Garden Drive
Oakville, Ontario L6J 7Y5
Telephone: (905) 287-3122 or 1-866-804-3122

1. In addition to the Covered Risks, the Company insures the Insured against actual loss sustained by the Insured by reason of the failure of the lawyer or notary who certifies title to the Company to comply with the written closing instructions of the Insured or to perform those professional obligations imposed on that lawyer or notary by law or by the governing body for the profession to the extent that such failure relates to:
 - a. errors or omissions in the review of the agreement of purchase and sale and documents related to the purchase or financing of the Land;
 - b. failure to conduct title or off-title searches prior to the Date of Policy as per written instructions by the Insured;
 - c. errors or omissions made in the opinion provided regarding the title or off-title searches;
 - d. errors or omissions made in the statement of adjustments or in the disbursement of closing proceeds, relating to items ordinarily adjusted for or disbursed in a real estate transaction or otherwise provided for in the agreement of purchase and sale;
 - e. obtaining any other document, specifically required in the written closing instructions of the Insured, but only to the extent the failure to obtain such document affects the status of the Insured's interest in the Land or the validity, enforceability and priority of the Insured Mortgage, and not to the extent that the Insured's written instructions require a determination of the validity, enforceability or the effectiveness of the other document, or
 - f. fraud, theft, dishonesty or negligence of the lawyer or notary who certified Title to the Company in handling the funds of the Insured or documents in connection with the closing to the extent that fraud, dishonesty or negligence relates to the status of the Insured's interest in the Land or to the validity, enforceability and priority of the Insured Mortgage.
2. **Additional Conditions and Exclusions:**
 - a. When the Company shall have indemnified the Insured pursuant to this endorsement, it shall be subrogated to all rights and remedies the Insured has against any person or property had the Insured not been indemnified. The Company's liability for indemnification shall be reduced to the extent that the Insured has impaired the value of this right of subrogation.
 - b. The Company's liability for actual losses pertaining to the real estate transaction is strictly limited to the protection expressly provided in this endorsement. The Company shall have no liability for loss resulting from the fraud, theft, dishonesty or negligence of any party to the real estate transaction, other than the coverage provided for in paragraph 1(f).

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

FCT INSURANCE COMPANY LTD.

This endorsement is issued pursuant to FCT Insurance Company Ltd.'s liability insurance authorization.

Public Utility Coverage
Home Ownership Protection Policy - National

ENDORSEMENT

Attached to and forming a part of Home Ownership Protection Policy No. ONPOT210705001360
Issued by

FCT INSURANCE COMPANY LTD.
2235 Sheridan Garden Drive
Oakville, Ontario
L6J 7Y5
Telephone: (905) 287-1000 or 1-800-307-0370

The Platinum Policy Form 8 (08/13) is hereby amended:

By deleting Covered Title Risk No. 16 in its entirety and inserting the following in its place:

16. There are liens or charges incurred for public utilities supplied to the Land prior to the Policy Date, except for charges you agreed to pay.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Policy Date, or (iv) increase the Policy Amount. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

FCT INSURANCE COMPANY LTD.

By:

A handwritten signature in black ink, appearing to read "Michael F. LeBlanc", with a long horizontal flourish extending to the right.

Michael F. LeBlanc, Chief Executive Officer

*Post Policy Construction
New Homes
National 03/15*

ENDORSEMENT

Attached to and forming a part of Title Insurance Policy No. ONPOT210705001360
Issued by

FCT INSURANCE COMPANY LTD.
2235 Sheridan Garden Drive
Oakville, Ontario
L6J 7Y5
Telephone: (905) 287-1000 or 1-800-307-0370

The Policy is hereby amended as follows:

The definition of Policy Date contained in Conditions 1. Definitions shall be deleted in its entirety and the following inserted in its place:

Policy Date: the date shown in Schedule A. If the insured named in Schedule A first acquires the interest shown in Schedule A by an instrument recorded in the Public Records later than the date shown in Schedule A, the Policy Date is the date the instrument is recorded. To the extent that improvements were contracted for with the vendor to the insured prior to, but were not completed by, the date shown in Schedule A, the Policy Date as it pertains only to the uncompleted improvements and only for Covered Title Risks 17 (b)(c) or (d), 19, 23, 24, 25, 26, 27, 28, 29, 30 and 31, shall be extended to one year from the said date shown in Schedule A.

This endorsement is issued as part of the Policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the Policy, (ii) modify any prior endorsements, (iii) extend the Policy Date, or (iv) increase the Policy Amount. To the extent a provision of the Policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provision of the Policy and of any prior endorsements.

FCT INSURANCE COMPANY LTD.

By:

A handwritten signature in black ink, appearing to read "Michael F. LeBlanc", with a long horizontal flourish extending to the right.

Michael F. LeBlanc, Chief Executive Officer